

**9/8,K/1 (Item 1 from file: 351)**

DIALOG(R)File 351:(c) 2000 Derwent Info Ltd. All rts. reserv.

010305100 \*\*Image available\*\*

WPI Acc No: 95-206360/199527

XRPX Acc No: N95-161668

Number of Countries: 001 Number of Patents: 001

Title Terms: SECURE; AUTOMATIC; TRANSACTION; SYSTEM; ELECTRONIC; CURRENCY;  
DEBIT; CREDIT; COMPRISE; PERSON; TERMINAL; AUTOMATIC; SEMI; AUTOMATIC;  
VENDING; TERMINAL; ELECTRONIC; BANK; NETWORK; CONSIST; PERSON; ACCOUNT;  
TERMINAL; VENDING; ACCOUNT; TERMINAL; ELECTRONIC; CLEAR; HOUSE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-015/30

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1; T05-L02; W01-A05A; W01-C05B3C

**Secure, automated transaction system for electronic currency debit and credit...**

...Abstract (Basic): The **electronic money** system uses transaction packets as its medium-of-exchange . The packets comprise digital bytes that specify the transaction amount, type of transaction, settlement routing, nationality of base currency, and system security. The system comprises...

...ADVANTAGE - Creates **electronic money** for personal transactions which integrates functions of cash, checks and credit cards with constant surveillance against fraud. Money can also serve as international medium-of...

**9/8,K/2 (Item 2 from file: 351)**

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010145586 \*\*Image available\*\*

WPI Acc No: 95-046838/199507

XRPX Acc No: N95-037057

Number of Countries: 001 Number of Patents: 001

Title Terms: INTEGRATE; CIRCUIT; COMPONENT; MOUNT; STRUCTURE; PRESS; MEMBER;  
; COVER; COVER; MEMBER; PRESS; LSI; CHIP; WIRE; BOARD; CONNECT; TERMINAL;  
WIRE; BOARD

Derwent Class: V04

International Patent Class (Main): H01L-021/60

International Patent Class (Additional): H05K-001/18; H05K-003/28;  
H05K-007/20

File Segment: EPI

Manual Codes (EPI/S-X): V04-Q02A; V04-R03E; V04-T03

...Abstract (Basic): USE/ADVANTAGE - For use in computer, word processor, **electronic money** registration machine and information processing terminal device. Reduces **exchange** time of circuit components. Prevents corrosion of connection terminal. Improves reliability of LSI chip. Provides high heat dissipation effect. Improves electromagnetic interference shielding effect...

**9/8,K/3 (Item 3 from file: 351)**

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009640740

WPI Acc No: 93-334289/199342  
Number of Countries: 001 Number of Patents: 001  
Title Terms: BANK; CURRENCY; EXCHANGE; DATA; ELECTRONIC; INFORMATION; PANEL  
; KEYBOARD; PROGRAM; LIGHT; EMIT; DIODE; ALPHANUMERIC; DATA; NOABSTRACT  
Derwent Class: P85; T01; T04; T05  
International Patent Class (Main): G06F-015/21  
International Patent Class (Additional): G09F-013/00  
File Segment: EPI; EngPI

**Bank currency exchange data electronic information panel...**

**9/8,K/4 (Item 4 from file: 351)**  
DIALOG(R)File 351:(c) 2000 Derwent Info Ltd. All rts. reserv.

009473600 \*\*Image available\*\*  
WPI Acc No: 93-167141/199320  
XRPX Acc No: N93-127961  
Number of Countries: 001 Number of Patents: 001  
Title Terms: AUTOMATIC; VIDEO; RECORD; SYSTEM; RECORD; GOLF; SWING; HOUSING  
; VIDEO; CAMERA; POWER; SUPPLY; VENDING; APPARATUS; RECEIVE; MONEY;  
MICROPROCESSOR; CONTROL; SYSTEM; CAMERA  
Derwent Class: T05; W04  
International Patent Class (Main): H04N-007/18  
File Segment: EPI  
Manual Codes (EPI/S-X): T05-H05C; W04-B10C; W04-K05; W04-X01A1

...Abstract (Basic): weatherproof housing that contains a video camera, a VCR (video cassette recorder), a portable power supply such as a battery, a transformer (DC to AC), **vending** apparatus for receiving paper **money**, and an **electronic** control system that includes a microprocessor that sequentially operates the system, the actuation of the video camera in conjunction with an LED time display to...

**9/8,K/5 (Item 1 from file: 347)**  
DIALOG(R)File 347:(c) 2000 JPO & JAPIO. All rts. reserv.

05192000 \*\*Image available\*\*  
SYSTEM AND METHOD FOR SELLING AND, REFUNDING ELECTRONIC TICKET  
INTL CLASS: [6] G07B-001/00; G07B-015/00; G07F-007/12  
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)  
JAPIO KEYWORD:R007 (ULTRASONIC WAVES); R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)

ABSTRACT

... using a communication line without causing the forgery or the illegal duplication of the ticket and a trouble related to the delivery and receipt of **electronic money** or an **electronic** ticket between the **purchaser** of the ticket and the issuer of the ticket...

... a noncontact state. Both the transmission and the reception of data between the device 1 and the device 2 are executed by the electronically signed **electronic money** and the **electronic** ticket. By recording transaction history, the trouble of the delivery and receipt of the electronic ticket and the **electronic money** is prevented.

**9/8,K/6 (Item 2 from file: 347)**  
DIALOG(R)File 347:(c) 2000 JPO & JAPIO. All rts. reserv.

04445394 \*\*Image available\*\*

BETTING TICKET VENDING MACHINE

INTL CLASS: [5] G06F-015/28; G07C-013/00

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT

...betting ticket vending machine in which a standard is set beforehand for the betting odds corresponding to inputted betting data, the amount of money of **purchase** per one set of a bet, and the **virtual** amount of **money** of refundment calculated from the inputted betting data and the odds corresponding to the betting data, and at the time of the excess of the...

9/8,K/7 (Item 3 from file: 347)

DIALOG(R)File 347:(c) 2000 JPO & JAPIO. All rts. reserv.

02376569 \*\*Image available\*\*

UNIT FOR ELECTRONIC PAYMENT TERMINAL

INTL CLASS: [4] G06F-015/21; G06F-015/30; G07G-001/12

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)

JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)

ABSTRACT

PURPOSE: To prevent the alteration of **electronic money** and attain the payment between a bank and a person who offers goods and a service by providing a security function and the transfer function of the **electronic money** in an unit for an electronic payment terminal...

... check or a password number for a personal certification in the IC card for the payment of a charge by the IC card for the **electronic money** by as user and the function for transmitting using information such as the abatement of the **electronic money** in the IC card or **shopping** information. Further at the time of the completion of an operation, the receiver IP of the **electronic money** has an automatic communication function with an accounting center of the bank or the like for requesting the **electronic money** paid from the user for the issuer for the **electronic money** (bank or the like) and a security response function with the issuer for the **electronic money** .  
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9/19/1 (Item 1 from file: 351)  
DIALOG(R) File 351: DERWENT WPI  
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010305100 \*\*Image available\*\*  
WPI Acc No: 95-206360/199527  
XRPX Acc No: N95-161668

**Secure, automated transaction system for electronic currency debit and credit - comprises personal terminals, automated and semi-automated vendor terminals, and electronic banking network consisting of personal account custodian terminals, vendor account custodians, homebase terminals, and electronic clearing houses**

Patent Assignee: CHASEK N E (CHAS-I)

Inventor: CHASEK N E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5420405	A	19950530	US 9323120	A	19930226	G06F-015/30	199527 B

Priority Applications (No Type Date): US 9323120 A 19930226

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 5420405	A		114			

Abstract (Basic): US 5420405 A

The **electronic money** system uses transaction packets as its medium-of-exchange. The packets comprise digital bytes that specify the transaction amount, type of transaction, settlement routing, nationality of base currency, and system security. The system comprises personal terminals, automated and semi-automated vendor terminals, and an electronic banking network.

Personal terminals comprise a receiver/transmitter, running debit and credit account registers, crypto crediting entry gate, liquid crystal display, and button switches that configure the terminal to conduct a variety of transactions or to display running account balances. The vendor terminals comprise a receiver/transmitter, transaction amount entry, memories, modem, and displays. The vendor account custodian terminals comprise appts. that periodically receive the vendor's transaction packets from which it credits the vendor's account and forwards the packets to designated PACs. An electronic clearinghouse directs transaction packets from the various VACs to their specified personal account custodians. The personal account custodian terminal receives and stores individual transactions, debits individual running accounts using the transaction information, credits running accounts from cash deposits, generates crypto entry codes to gain crediting access to PT's running accounts, interacts with PT via its homebase terminal, and detects and pinpoints fraud, malfunction or error.

The homebase terminal interfaces a telephone line to the PT to provide a convenient entry point into the electronic banking system.

**ADVANTAGE** - Creates **electronic money** for personal transactions which integrates functions of cash, checks and credit cards with constant surveillance against fraud. Money can also serve as international medium-of-exchange, and support automated sales tax collections and payment. Increases commercial and personal productivity, provide better security against fraud and counterfeiting, facilitates automation of operations that involve currency, and sharply diminishes paper.



Dwg. 1a/5

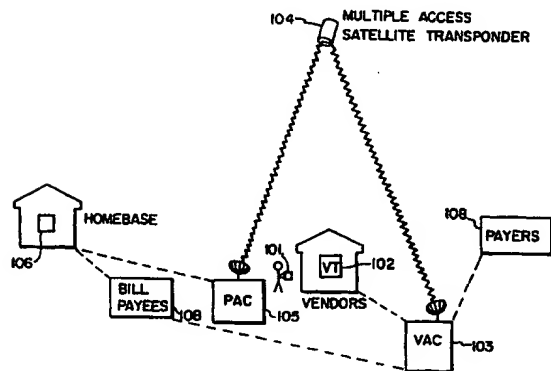
Title Terms: SECURE; AUTOMATIC; TRANSACTION; SYSTEM; ELECTRONIC; CURRENCY;  
DEBIT; CREDIT; COMPRISE; PERSON; TERMINAL; AUTOMATIC; SEMI; AUTOMATIC;  
VENDING; TERMINAL; ELECTRONIC; BANK; NETWORK; CONSIST; PERSON; ACCOUNT;  
TERMINAL; VENDING; ACCOUNT; TERMINAL; ELECTRONIC; CLEAR; HOUSE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-015/30

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1; T05-L02; W01-A05A; W01-C05B3C



?t /19/6

9/19/6 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
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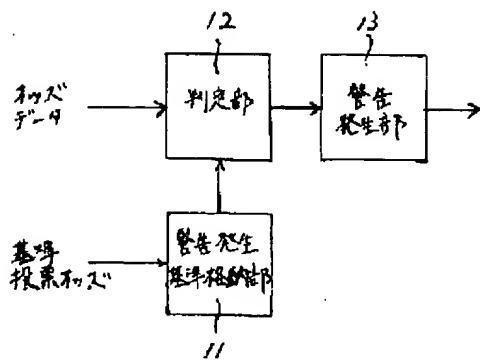
04445394 \*\*Image available\*\*  
BETTING TICKET VENDING MACHINE

PUB. NO.: 06-089294 [JP 6089294 A]  
PUBLISHED: March 29, 1994 (19940329)  
INVENTOR(s): SUZUKI KATSUMI  
SHIMAMOTO NAOKI  
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 04-238072 [JP 92238072]  
FILED: September 07, 1992 (19920907)  
INTL CLASS: [5] G06F-015/28; G07C-013/00  
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)  
JOURNAL: Section: P, Section No. 1764, Vol. 18, No. 353, Pg. 27, July  
04, 1994 (19940704)

#### ABSTRACT

PURPOSE: To provide a betting ticket vending machine in which a standard is set beforehand for the betting odds corresponding to inputted betting data, the amount of money of **purchase** per one set of a bet, and the **virtual** amount of **money** of refundment calculated from the inputted betting data and the odds corresponding to the betting data, and at the time of the excess of the standard, a warning is issued so that the attention of a bettor can be called before the betting ticket vending machine issues a betting ticket in respect of the betting ticket vending machine in a totalizator system.

CONSTITUTION: In the betting ticket vending machine of the totalizator system to issue the betting ticket on the basis of the inputted betting data, a warning issuing standard storage part 11 to set and store beforehand the betting odds to be the standard for issuing the warning, a judging part 12 to judge odds data corresponding to the inputted betting data on the basis of the warning issuing standard, and a warning issuing part 13 to issue the warning to call the attention are provided, and in the case that the odds data exceeds the warning standard, the warning is issued by the warning issuing part 13



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5/TI/19 (Item 13 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC-MONETARY SYSTEM  
SYSTEME MONETAIRE ELECTRONIQUE

?show files; ds

File 348:European Patents 1978-2000/Jun W02

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=, UT=20000525

(c) 2000 WIPO/MicroPatent

Set Items Description

S1 702186 PY&gt;1996 OR (AY&gt;1996 AND AC=US/PR)

S2 98 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR  
E-MONEY OR E-CURRENC?) NOT S1S3 22 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-  
ETCASH OR WEBCASH OR CYBERCASH OR ONECASH OR CYBERMONEY OR CY-  
BERCOIN? OR CYBERUNIT? OR CYBER(UNIT?) OR HOLLYWOOD () DOLL-  
AR?) NOT S1

S4 113 S2 OR S3

S5 24 S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? -  
OR EMPTOR? OR VEND? OR SHOP?) ~~7-10,12,15,16~~

S6 7 S4/TI,AB NOT S5

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?show files; ds

File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200028

(c) 2000 Derwent Info Ltd

File 347:JAPIO Oct 1976-1999/Dec(UPDATED 000530)

(c) 2000 JPO & JAPIO

Set Items Description

S1 3462317 PY>1996 OR (AY>1996 AND AC=US/PR)

S2 2469 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR CASH OR DO-  
LLAR?) OR E-MONEY OR E-CURRENC?) NOT S1

S3 3 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-  
ETCASH OR WEBCASH OR CYBERCASH OR ONECASH OR CYBERMONEY OR CY-  
BERCOIN? OR CYBERUNIT? OR CYBER(UNIT?) OR HOLLYWOOD () DOLL-  
AR?) NOT S1

S4 2471 S2 OR S3

S6 94 S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? -  
OR EMPTOR? OR VEND? OR SHOP?)

S8 63 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR  
E-MONEY OR E-CURRENC?) NOT S1

S9 7 (S8 OR S3) (15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? -  
OR EMPTOR? OR VEND? OR SHOP?) 1,6

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?show files; ds

File 15:ABI/INFORM(R) 1971-2000/Jun 16

(c) 2000 Bell & Howell

File 275:Gale Group Computer DB(TM) 1983-2000/Jun 16

(c) 2000 The Gale Group

File 16:Gale Group PROMT(R) 1990-2000/Jun 16

(c) 2000 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2000/Jun 16

(c)2000 The Gale Group

Set Items Description

S1 6111640 PY>1996

S2 5244 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR  
E-MONEY OR E-CURRENC?) NOT S1

S3 1239 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-  
ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR -  
CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1

S4 6205 S2 OR S3

S5 1013 S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? -  
OR EMPTOR? OR VEND? OR SHOP?)

S6 135 S5 (10N) (CREDIT? OR DEBIT?)

S7 4 S6 (20N) (SECURITIES OR STOCK? OR BOND? ? OR SHAR??)

S10 4 S6 AND (MARKET (3N) (PRICE? OR VALUE?))

?

?show files; ds

File 15:ABI/INFORM(R) 1971-2000/Jun 15

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File 160:Gale Group PROMT(R) 1972-1989

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File 148:Gale Group Trade & Industry DB 1976-2000/Jun 16

(c)2000 The Gale Group

Set	Items	Description
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S1	6111283	PY>1996
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S2	5244	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
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S3	1239	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N- ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
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S4	6205	S2 OR S3
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S5	1013	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
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S6	135	S5 (10N) (CREDIT? OR DEBIT?)
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S7	17	S6/TI,AB
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S8	16	RD (unique items)
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?show files; ds

File 15:ABI/INFORM(R) 1971-2000/Jun 15

(c) 2000 Bell & Howell

File 275:Gale Group Computer DB(TM) 1983-2000/Jun 15

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File 16:Gale Group PROMT(R) 1990-2000/Jun 15

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File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2000/Jun 15

(c)2000 The Gale Group

Set Items Description

S1 6104263 PY>1996

S2 8032 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER?)(-2N) (CURRENC? OR MONEY OR CASH OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1

S3 2617 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR NETCASH OR WEBCASH OR CYBERCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN?) OR HOLLYWOOD () DOLLAR?) NOT S1

S4 9901 S2 OR S3

S5 913 S4 (3N) ( (TRADING OR TRADE) ()SYSTEM? ? OR FINANCIAL(2N) INSTITUTION? OR BANK?)

S6 119 S5 (10N) ((CREDIT? OR DEBIT?) OR (TRADER? OR BUYER? OR SELLER?))

S7 3 S5 (10N) ((CREDIT? OR DEBIT?) (20N)(TRADER? OR BUYER? OR SELLER?))

S8 2 RD (unique items)

S9 91 RD S6 (unique items)

S10 1227892 (TRADER? OR BUYER? OR SELLER? OR DEALER?)

S11 23 S5 (10N) S10

S12 18 RD (unique items)

S13 16 S12 NOT S7 ~~3~~ 3

S14 158 S5/TI

S15 133 RD (unique items)

S16 1 S6/TI

S17 131 S15 NOT S11

S18 4 S4 (3N) (TRADING OR TRADE) ()SYSTEM? ?

S19 16 S4 (3N) ((TRADING OR TRADE) ()SYSTEM? ?)

S20 14 RD (unique items)

S21 81 VIRTUAL()(MONEY OR CURRENC?) NOT S1

S22 14 S21/TI

S23 10 RD (unique items)

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?show files; ds

File 474:New York Times Abs 1969-2000/Jun 15

(c) 2000 The New York Times

File 475:Wall Street Journal Abs 1973-2000/Jun 15

(c) 2000 The New York Times

File 473:Financial Times Abstracts 1998-2000/Jun 15

(c) 2000 The New York Times

Set	Items	Description
S1	455627	PY>1996
S2	109	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO) (2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	25	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR -CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	131	S2 OR S3
S5	16	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)

?show files; ds

File 9:Business & Industry(R) Jul/1994-2000/Jun 16  
 (c) 2000 Resp. DB Svcs.  
 File 20:World Reporter 1997-2000/Jun 16  
 (c) 2000 The Dialog Corporation plc  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2000/Jun 16  
 (c) 2000 The Gale Group  
 File 623:Business Week 1985-2000/Jun W2  
 (c) 2000 The McGraw-Hill Companies Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jun 16  
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 File 624:McGraw-Hill Publications 1985-2000/Jun 13  
 (c) 2000 McGraw-Hill Co. Inc  
 File 625:American Banker Publications 1981-2000/Jun 15  
 (c) 2000 American Banker  
 File 268:Banking Information Source 1981-2000/Jun W1  
 (c) 2000 Bell & Howell  
 File 626:Bond Buyer Full Text 1981-2000/Jun 15  
 (c) 2000 Bond Buyer  
 File 267:Finance & Banking Newsletters 2000/Jun 15  
 (c) 2000 The Dialog Corp.

Set	Items	Description
S1	12194460	PY>1996
S2	2769	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO) (2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	817	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	3383	S2 OR S3
S5	579	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
S6	67	S5 (10N) (CREDIT? OR DEBIT?)
S7	4	S6/TI,AB
S8	4	RD (unique items)
S9	56	RD S6 (unique items)

*I only printed  
 a few from the  
 Set 9. And  
 titles for the  
 rest. Please let  
 me know if you want more*

?show files; ds

File 256:SoftBase:Reviews,Companies&Prods. 85-2000/May

(c)2000 Info.Sources Inc

File 278:Microcomputer Software Guide 2000/May

(c) 2000 Reed Elsevier Inc.

File 634:San Jose Mercury Jun 1985-2000/Jun 10

(c) 2000 San Jose Mercury News

Set	Items	Description
S1	243731	PY>1996
S2	256	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	190	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	428	S2 OR S3
S5	44	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
S6	7	S5 (10N) (CREDIT? OR DEBIT?)
S7	4	S6/TI,AB
S8	4	RD (unique items)
S9	44	RD S5 (unique items)
S10	3	S6 NOT S7
S11	2	PRIVATE()CURRENC?
S12	1	S11 NOT S10
S13	44	RD S5 (unique items)
S14	37	S5 NOT S6

?show files; ds

File 9:Business & Industry(R) Jul/1994-2000/Jun 16  
 (c) 2000 Resp. DB Svcs.  
 File 20:World Reporter 1997-2000/Jun 16  
 (c) 2000 The Dialog Corporation plc  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2000/Jun 16  
 (c) 2000 The Gale Group  
 File 623:Business Week 1985-2000/Jun W2  
 (c) 2000 The McGraw-Hill Companies Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jun 16  
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 File 624:McGraw-Hill Publications 1985-2000/Jun 13  
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 (c) 2000 American Banker  
 File 268:Banking Information Source 1981-2000/Jun W1  
 (c) 2000 Bell & Howell  
 File 626:Bond Buyer Full Text 1981-2000/Jun 15  
 (c) 2000 Bond Buyer  
 File 267:Finance & Banking Newsletters 2000/Jun 15  
 (c) 2000 The Dialog Corp.

Set	Items	Description
S1	12197557	PY>1996
S2	2769	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO) (2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	817	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR -CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	3383	S2 OR S3
S5	579	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
S6	67	S5 (10N) (CREDIT? OR DEBIT?)
S7	2	S6 (20N) (SECURITIES OR STOCK? OR BOND? ? OR SHAR?? OR MARKET (3N) (PRICE? OR VALUE?))

?show files; ds

File 2:INSPEC 1969-2000/May W1

(c) 2000 Institution of Electrical Engineers

File 35:DISSERTATION ABSTRACTS ONLINE 1861-1999/DEC

(c) 2000 UMI

File 65:Inside Conferences 1993-2000/Jun W2

(c) 2000 BLDSC all rts. reserv.

File 77:Conference Papers Index 1973-2000/May

(c) 2000 Cambridge Sci Abs

File 233:Internet & Personal Comp. Abs. 1981-2000/Jun

(c) 2000 Info. Today Inc.

File 99:Wilson Appl. Sci & Tech Abs 1983-2000/May

(c) 2000 The HW Wilson Co.

File 139:Econ. Lit. Index 1969-2000/Jun

(c) 2000 American Economic Association

File 7:Social SciSearch(R) 1972-2000/Jun W2

(c) 2000 Inst for Sci Info

?ds

Set Items Description

S1 3205000 PY>1996

S2 419 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR  
E-MONEY OR E-CURRENC?) NOT S1

S3 61 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-  
ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR -  
CYBERUNIT? OR CYBER(UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1

S4 464 S2 OR S3

S5 148 S4 AND (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? OR  
EMPTOR? OR VEND? OR SHOP?)

S6 37 S5 AND (CREDIT? OR DEBIT?)

S7 35 RD (unique items)

S8 125 S5/T1,AB

S9 77 S5/TI

S10 63 S9 NOT S6

S11 11254 S10 AND (SECURITIES OR STOCK? OR BOND? ? OR SHAR??)OR

S12 10 S10 AND (SECURITIES OR STOCK? OR BOND? ? OR SHAR?? OR  
MARKET (3N) (PRICE? OR VALUE?))

?show files; ds

File 2:INSPEC 1969-2000/May W1  
 (c) 2000 Institution of Electrical Engineers  
 File 35:DISSERTATION ABSTRACTS ONLINE 1861-1999/DEC  
 (c) 2000 UMI  
 File 65:Inside Conferences 1993-2000/Jun W2  
 (c) 2000 BLDSC all rts. reserv.  
 File 77:Conference Papers Index 1973-2000/May  
 (c) 2000 Cambridge Sci Abs  
 File 233:Internet & Personal Comp. Abs. 1981-2000/Jun  
 (c) 2000 Info. Today Inc.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2000/May  
 (c) 2000 The HW Wilson Co.  
 File 139:Econ. Lit. Index 1969-2000/Jun  
 (c) 2000 American Economic Association  
 File 7:Social SciSearch(R) 1972-2000/Jun W2  
 (c) 2000 Inst for Sci Info

Set Items Description

S1 3205000 PY>1996  
 S2 419 ((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR  
 ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR  
 E-MONEY OR E-CURRENC?) NOT S1  
 S3 61 ((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-  
 ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR -  
 CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1  
 S4 464 S2 OR S3  
 S5 50 S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? -  
 OR EMPTOR? OR VEND? OR SHOP?)  
 S6 4 S5 (10N) (CREDIT? OR DEBIT?)  
 S8 3 S5 (20N)(SECURITIES OR STOCK? OR BOND? ? OR SHAR?? OR MAR-  
 KET (3N) (PRICE? OR VALUE?))

?show files; ds

File 2:INSPEC 1969-2000/May W1  
 (c) 2000 Institution of Electrical Engineers  
 File 35:DISSERTATION ABSTRACTS ONLINE 1861-1999/DEC  
 (c) 2000 UMI  
 File 65:Inside Conferences 1993-2000/Jun W2  
 (c) 2000 BLDSC all rts. reserv.  
 File 77:Conference Papers Index 1973-2000/May  
 (c) 2000 Cambridge Sci Abs  
 File 233:Internet & Personal Comp. Abs. 1981-2000/Jun  
 (c) 2000 Info. Today Inc.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2000/May  
 (c) 2000 The HW Wilson Co.  
 File 139:Econ. Lit. Index 1969-2000/Jun  
 (c) 2000 American Economic Association  
 File 7:Social SciSearch(R) 1972-2000/Jun W2  
 (c) 2000 Inst for Sci Info

Set	Items	Description
S1	3205000	PY>1996
S2	419	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO) (2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	61	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	464	S2 OR S3
S5	50	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
S6	4	S5 (10N) (CREDIT? OR DEBIT?)
S7	4	S6/TI,AB
S8	3	RD (unique items)
S9	48	RD S5 (unique items)
S10	45	S9 NOT S6

?show files; ds

File 256:SoftBase:Reviews,Companies&Prods. 85-2000/May

(c)2000 Info.Sources Inc

File 278:Microcomputer Software Guide 2000/May

(c) 2000 Reed Elsevier Inc.

File 634:San Jose Mercury Jun 1985-2000/Jun 10

(c) 2000 San Jose Mercury News

Software

Full-text

Set	Items	Description
S1	243731	PY>1996
S2	256	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO) (2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	190	((E() (CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N-ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER()UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	428	S2 OR S3
S5	44	S4(15N) (SELL? OR BUY? OR EXCHANGE? OR TRADE? OR PURCHAS? - OR EMPTOR? OR VEND? OR SHOP?)
S6	7	S5 (10N) (CREDIT? OR DEBIT?)
S7	4	S6/TI,AB
S8	4	RD (unique items)
S9	44	RD S5 (unique items)
S10	3	S6 NOT S7
S11	2	PRIVATE()CURRENC?
S12	1	S11 NOT S10
S13	44	RD S5 (unique items)
S14	37	S5 NOT S6



File 232:App. Soc. Sci. Index & Abs. 1987-2000/May  
(c) 2000 Reed Elsevier

Set	Items	Description
S1	60448	PY>1996
S2	1	((VIRTUAL OR ELECTRONIC OR DIGITAL OR PHANTON OR CYBER? OR ALTERNATIVE? OR PSEUDO)(2N) (CURRENC? OR MONEY OR DOLLAR?) OR E-MONEY OR E-CURRENC?) NOT S1
S3	1	((E)(CASH OR DOLLAR?) OR ECASH OR EECASH OR DIGICASH OR N- ETCASH OR WEBCASH OR ONECASH OR CYBERMONEY OR CYBERCOIN? OR - CYBERUNIT? OR CYBER(UNIT?) OR HOLLYWOOD () DOLLAR?) NOT S1
S4	2	S2 OR S3

7/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

(c) 2000 Bell & Howell. All rts. reserv.

00815605 94-64997

**Does the exchange rate regime affect the economy?**

Mills, Terence C; Wood, Geoffrey E

Federal Reserve Bank of St. Louis Review v75n4 PP: 3-20 Jul/Aug 1993

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 6332

...TEXT: Standard, " Explorations in Economic History (July 1990), pp. 277-86.

Mills, Terence C., and Geoffrey E. Wood. "Capital Flows and the Excess Burden of the **Exchange** Rate Regime," Hull Economic Research Paper (1993).

--. "Econometric Evaluation of **Alternative Money Stock** Series, 1880-1913," Journal of Money, **Credit** and Banking (May 1982), pp. 265-77.

--. "Money and Interest Rates in Britain From 1870-1913," in Nick Crafts and Stephen Broadberry, eds., Britain in...

7/3,K/2 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01796060 SUPPLIER NUMBER: 17028284 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Who will own electronic commerce?(Brief Article)**

Soft-Letter, v11, n21, p1(2)

May 26, 1995

DOCUMENT TYPE: Brief Article

ISSN: 0882-3499

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 655 LINE COUNT: 00054

TEXT:

...monopoly on electronic commerce. In this well-wired universe, we'll all use Quicken (or Money) and the Microsoft Network to write paperless checks, manage **credit** card transactions, buy and **sell stocks**, and perhaps even order our groceries on-line. And every time we send our **money** through the **electronic** toll booth, another few cents will flow into Microsoft's bulging bank account.....

7/3,K/3 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

03280886 SUPPLIER NUMBER: 05119485 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Government of Argentina to sign financing agreement.**

PR Newswire, NY102

Aug 20, 1987

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 726 LINE COUNT: 00060

... and agencies of Argentine banks on Sept. 30, 1984.

The menu-of-options items contained in the agreement are the World Bank co-financing, the **trade credit** facility, the investment fund, a debt-equity conversion program; early participation fees, new **money**

**bonds** and **alternative** participation instruments. The menu approach offers a selection of options designed to make new money packages more attractive to lenders and to support a country...

7/3,K/4 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

03160722 SUPPLIER NUMBER: 04780743 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Argentina completes agreement on the commercial bank portion of its external needs for 1987.**

PR Newswire, NYPRSU4

April 27, 1987

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 313 LINE COUNT: 00026

... participation instruments.

"The Argentine package is a good example of the menu approach involving increased options for the banks," Rhodes said. The options include the **trade credit** facility, on-lending, new **money bonds** and **alternative** participation instruments.

Disbursements of the new money facilities will be linked to Argentina's IMF program and the world bank's trade policy and export...  
?

?t /3,k/1-4

10/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01230654 98-80049

**Payments technologies, financial innovation, and laissez-faire banking**  
Browne, F X; Cronin, David  
Cato Journal v15n1 PP: 101-116 Spring/Summer 1995  
ISSN: 0273-3072 JRNL CODE: CTJ  
WORD COUNT: 6617

...TEXT: account is much less likely to be jeopardized as it surely would be by the sudden departure of government-backed currency as a medium of **exchange** .

The Evolutionary Route to Laissez-Faire Banking: **Electronic Money** and Share Banking

### **Electronic Money**

For large-value transactions, the medium of **exchange** and store of value roles of government-backed currency have long been dominated by other privately provided transactions instruments such as interest-earning bank deposits... effect an immediate deduction of the amount of a purchase from the purchaser's bank account and transfer it to the bank account of the **vendor** via EFT at a negligible cost.

The advantages of **electronic money** over a paper-based retail payments system are numerous. For banks, electronic money promises to be very cost efficient in comparison to prevailing paper-based...

... earns on its assets less some small competitively determined margin for the cost of banking services. In order to induce the public to hold more **electronic money** (prepaid, **debit** or smart card **purchasing** power) banks would have to offer higher interest at the margin. But they could not offer a higher rate than that which they could obtain...on these banks since to do so would reduce confidence in the value of the bank's assets which would be reflected immediately in their **market value** . Selgin and White (1994: 1728) state the case clearly and convincingly:

There is no point running on a mutual fund because there is no greater...

10/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01079495 97-28889

**China: Financing and investing in infrastructure projects in China**  
Deamer, Deidra D  
East Asian Executive Reports v71n6 PP: 7-13 Jun 15, 1995  
ISSN: 0272-1589 JRNL CODE: EAE  
WORD COUNT: 4714

...TEXT: announced that wholly foreign-owned ventures would be allowed in the power sector, and that it was considering allowing newly built power plants to charge **market prices** for electricity, which essentially would mean doing away with the 15-percent cap on return on investment. No

official announcements have been made yet, but...

...called "goldens":

--Golden Communications, a network combining satellites and fiber optic lines for data, voice, and image transmission;

--Golden Customs, a network for processing foreign **trade** transactions;

--Golden Card, an **electronic money** network and national **credit** card system.

The government allowed these organizations to joint venture with foreign companies to obtain capital and technical expertise and to manufacture certain types of...

10/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04597969 Supplier Number: 46759842 (USE FORMAT 7 FOR FULLTEXT)  
**Netscape to Bundle CyberCash**  
dot.COM, v3, n7, pN/A  
Oct 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 272

... jointly market these Internet payment solutions to consumers and businesses, and will work together on efforts to accelerate the deployment of Secure Electronic Transactions (SET) **credit** card payment protocol in the marketplace.

**CyberCoin** is a payment service which permitsonline **purchases** for items costing between 25 cents and \$10.00. This new payment solution opens up significant opportunities for merchants to **market** low cost, high **value** items such as news and information, graphics, games and music. It also allows merchants to unbundle larger product offerings, and **sell** them in smaller increments. Financial institutions to offer the **CyberCoin** service include First Union Bank, First USA Paymentech, Michigan National Bank and First Data Corp.

Additional information on Netscape Communications Corporation is available on the...

10/3,K/4 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

02034658 SUPPLIER NUMBER: 03209770 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Asset and liability management: form and function of the committee.**  
Handorf, William C.; McCarthy, Michael P.  
Federal Home Loan Bank Board Journal, 17, n3, 15-19  
April, 1984  
ISSN: 0737-0725 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3260 LINE COUNT: 00289

... of interest rates paid for savings are causing thrift institutions to re-evaluate their approach to funds management. Asset/liability management must identify those investments, **credits**, deposits, and

**purchased money alternatives** capable of increasing and/or stabilizing the interest margin. The mix of funds between and within open financial markets and customer-dominated markets reflect strategic...

...of increasing the spread are typically the same ones which will normally lose business volume. While some thrifts are able to successfully stratify their customer **market** and offer premium-**priced** loans through attentive personal service, most associations still respond to the full range of customers. As a result, higher prices lose loan business and what...c. board of director guidelines d. regulatory update

\* Competitive assessment (marketing officer) a. association's market analysis (customers, products, promotion) b. local and nonlocal competition (**prices**, fees, services, **market** share) c. consequence of above to source and use of funds decisions

\* Economic assessment (financial officer) a. fiscal and monetary policy b. level and structure...  
?

?t /3,ic,ab,k/7,9,10,12,15,16; t /3,ic,ab/8,19

**5/3,IC,AB,K/7** (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00446864

**SYSTEM FOR DISTRIBUTED TASK EXECUTION**

**SYSTEME POUR UNE EXECUTION REPARTIE DES TACHES**

Patent Applicant/Assignee:

CORPORATION FOR NATIONAL RESEARCH INITIATIVES

Inventor(s):

KAHN Robert E

CERF Vinton G

ELY David K

Patent and Priority Information (Country, Number, Date):

Patent: WO 9638795 A1 19961205

Application: WO 96US8017 19960530 (PCT/WO US9608017)

Priority Application: US 95453486 19950530

Designated States: AU; CA; CN; JP; MX; AT; BE; CH; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE

Main International Patent Class: G06F-017/30;

International Patent Class: G06F-013/00; H04L-012/54;

Publication Language: English

Fulltext Word Count: 14302

**English Abstract**

Tasks can be done on a network of multiple Knowbot Service Station computers (56a, 56b). At each of the computers (56a, 56b), Knowbot Programs (54a, 54b) may be received and transmitted on the communication links, and may be stored and created in the Knowbot Service Environment (50). Each Knowbot Program (54a, 54b) includes a globally unique identifier, navigation information defining a route through the network; and information concerning a task to be done. Knowbot Programs (54a, 54b) may interact with each other and other network resources through observing Knowbot Emissary rules and possibly purchase or contract for goods and services by means of Knowbot charge currency. Self-authenticating Knowbot Service Stations (56a, 56b, ...), in the Knowbot Framework (28), create and authenticate Knowbot Programs (54a, 54b), protect data as well as control its application in the network environment according to stated terms and conditions.

**French Abstract**

Des taches peuvent etre executees sur un reseau d'ordinateurs (56a, 56b) multiples interconnectes par des liaisons de communication. Au niveau de chacun des ordinateurs (56a, 56b), les programmes Knowbot (54a, 54b) peuvent etre recus et transmis par les liaisons de communication et ils peuvent etre enregistres et crees dans l'environnement de services Knowbot (50). Chaque programme Knowbot (54a, 54b) comprend un identificateur mondial unique, des informations de navigation definissant une route a travers le reseau et des informations concernant la tache a executer. Les programmes Knowbot (54a, 54b) peuvent agir l'un sur l'autre et avec d'autres ressources du reseau en observant des regles d'emissaires Knowbot, et egalement acheter ou passer un contrat pour des biens et des services au moyen d'une devise de facturation Knowbot. Des postes (56a, 56b, ...) de services Knowbot a authentication automatique, dans le cadre Knowbot (28), creent et authentifient des programmes Knowbot (54a, 54b), protegent des donnees et gerent leurs applications dans le cadre du reseau, conformement aux regles et conditions etablies.

Fulltext Availability:  
Detailed Description

Detailed Discription

... network. The owner's Knowbot program could then conduct complete transaction s with purchasers of the object, ending with the transfer of funds from the **purchasers** to the owners account on the network. The funds may take the form of direct **money** transfers, **digital** cash, or credit card (such as Visa or MasterCard) charges. In addition, other trusted authorization servers could be used.  
The Knowbot program also could serve...



5/3,IC,AB/8 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00445374

**TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY**  
**AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE**

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

ROSEN Sholom S

Patent and Priority Information (Country, Number, Date):

Patent: WO 9641315 A1 19961219

Application: WO 96US2569 19960311 (PCT/WO US9602569)

Priority Application: US 95488248 19950607

Designated States: AL; AM; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ; DE;  
DK; EE; ES; FI; GB; GE; HU; IS; JP; KE; KR; KZ; LK; LR; LS; LT; LU; LV;  
MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; TM; TR;  
TT; UA; UG; UZ; VN; KE; LS; MW; SD; SZ; UG; AM; AZ; BY; KG; KZ; MD; RU;  
TJ; TM; AT; BE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF;  
BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; TG

Main International Patent Class: G07F-007/08;

International Patent Class: G06F-017/60;

Publication Language: English

Fulltext Word Count: 12849

English Abstract

A system for the open distribution of electronic money is provided having a customer trusted agent associated with a first money module, a merchant trusted agent that established a first cryptographically secure session with the customer trusted agent and associated with a second money module. Where the money modules establish a second cryptographically secure session. The customer trusted agent provides **electronic money purchase** or sale information and an account credential to the merchant trusted agent, and the merchant trusted agent provides a receipt ticket to the customer trusted agent. The merchant trusted agent accesses an authorization network and initiates an authorization process using information from the **electronic money purchase** or sale information and the account credential. Upon receiving authorization, the merchant trusted agent initiates a transfer of **electronic money** from the second money module to the first money module in the case of a **purchase**, or initiates a transfer of **electronic money** from the first money module to the second money module in the case of a sale.

*See full-text*

5/3,IC,AB,K/9 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00437387

**ELECTRONIC-MONETARY SYSTEM**  
**SYSTEME MONETAIRE ELECTRONIQUE**

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

ROSEN Sholom S

Patent and Priority Information (Country, Number, Date):

Patent: WO 9633476 A2-A3 19961024

Application: WO 96US5521 19960419 (PCT/WO US9605521)

Priority Application: US 95427287 19950421

Designated States: AL; AM; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ; DE;  
DK; EE; ES; FI; GB; GE; HU; IS; JP; KE; KR; KZ; LK; LR; LS; LT; LU; LV;  
MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; TM; TR;  
TT; UA; UG; UZ; VN; KE; LS; MW; SD; SZ; UG; AM; AZ; BY; KG; KZ; MD; RU;  
TJ; TM; AT; BE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF;  
BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; TG

Main International Patent Class: G07F-007/08;

International Patent Class: G06F-017/60;

Publication Language: English

Fulltext Word Count: 23448

English Abstract

An electronic-monetary system having (1) banks or financial institutions that are coupled to a money generator device for generating and issuing to subscribing customers electronic money including electronic currency backed by demand deposits and electronic credit authorizations; (2) correspondent banks that accept and distribute the electronic money; (3) a plurality of transaction devices that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating banks or for exchanging electronic money with other like transaction devices in off- line transactions; (4) teller devices, associated with the issuing and correspondent banks, for process handling and interfacing the transaction devices to the issuing and correspondent banks, and for interfacing between the issuing and correspondent banks themselves; (5) a clearing bank for balancing the electronic money accounts of the different issuing banks; (6) a data communications network for providing communications services to all components of the system; and (7) a security arrangement for maintaining the integrity of the system, and for detecting counterfeiting and tampering within the system. An embodiment of the invention includes a customer service module which handles lost money claims and links accounts to money modules for providing bank access.

Fulltext Availability:  
Detailed Description  
Claims

Detailed Discription

... application Serial No. 08/234,461, filed April 28, 1994.

FIELD OF THE INVENTI

The present invention relates to an electronic monetary system for implementing **electronic money** transactions as an alternative medium of economic **exchange** to cash, checks, credit and debit cards, and electronic funds transfer.

BACKGROUND OF THE INVENTION

Today, approximately 350 billion coin and currency transactions occur between...form to provide security from unauthorized inspection. The electronic money is transmitted with digital signatures to provide authentication, and security from modification or counterfeiting.

The **electronic money exchanged** by these devices may be an **electronic** representation of **currency** or credit.

An important aspect of the electronic currency is that it is the equivalent of bank notes and is interchangeable with conventional paper money...

...undeniably redeemable from the issuing banks, i.e., they have the characteristics of money transactions. To preserve the integrity of the electronic monetary system, each **exchange** of **electronic money** includes, along with other information, data identifying the monetary unit of the credit or currency, (i.e., dollars, yen, etc.) the amount by unit of...and the customer service modules will be performed by a combination of tamper-proof computer hardware and application software that may be networked together.

The **electronic money exchanged** by these modules, which may be an **electronic** representation of **currency** backed by demand deposit accounts at the issuing bank or credit authorizations, may be transmitted with digital signatures to provide security from unauthorized modification or...

Claim

... to B (steps 1636 - 1638). To Subscriber B then prompts the owner/holder of B to select either the amount of pounds he wishes to **exchange** for the **dollars** or, **alternatively**, simply the **exchange** rate for the dollars (step 1640). Note Directory B checks for sufficient funds (steps 1642 - 1644). If funds are insufficient, then To Subscriber B prompts...

5/3,IC,AB,K/10 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00431955

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC

Inventor(s):

GINTER Karl L

SHEAR Victor H

SPAHN Francis J

VAN WIE David M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2-A3 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL; AM; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ; DE; DK; EE; ES; FI; GB; GE; HU; IS; JP; KE; KR; KZ; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; TM; TR; TT; UA; UG; UZ; VN; KE; LS; MW; SD; SZ; UG; AZ; BY; KG; KZ; RU; TJ; TM; AT; BE; CH; DE; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: G06F-001/00;

International Patent Class: G06F-017/60;

Publication Language: English

Fulltext Word Count: 205184

**English Abstract**

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

Fulltext Availability:  
Detailed Description  
Claims

Detailed Discription

... electronically distributed information. It can help ensure that content providers will be paid for use of distributed information; and (c) interests in electronic credit and **electronic currency** storage, communication, and/or use including electronic cash, banking, and **purchasing** .

Protecting the rights of electronic community members involves a broad range of technologies. VDE combines these technologies in a way that creates a "distributed" electronic...compensation based upon the use and/or exposure to VDE managed content. Such metering is a fle3dbble basis for ensuring payment for content royalties, licensing, **purchasing** , and/or advertising. A feature of the present invention provides for payment means supporting flexible **electronic currency** and credit mechanisms, including the ability to securely maintain audit trails reflecting information related to use of such currency or credit. VDE supports multiple differing...and compatible subsystem, such as a "trusted" financial clearinghouse (e.g., VISA, Mastercard). The VDE card and the terminal (and/or online connection) can securely **exchange** information related to a transaction, with credit and/or **electronic currency** being tran ferred to a merchant and/or

-116 clearinghouse and transaction information flowing back to the card. Such a card can be used for...

Claim

... dinner and/or who attended the dinner).

For example, a user might select a business icon, then select from travel, sales, meals, admini tration, or **purchasing** icons for example, and then might enter in very specific information 681 and/or a key word, or other code that might cause the downloading...

5/3,IC,AB,K/12 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00428604

**A METHOD AND SYSTEM FOR MANAGING A DATA OBJECT SO AS TO COMPLY WITH  
PREDETERMINED CONDITIONS FOR USAGE**

**PROCEDE ET SYSTEME POUR GERER UN OBJET INFORMATIF AFIN DE REMPLIR DES  
CONDITIONS D'UTILISATION PREDETERMINEES**

Patent Applicant/Assignee:

BENSON Greg

URICH Gregory H

Inventor(s):

BENSON Greg

URICH Gregory H

Patent and Priority Information (Country, Number, Date):

Patent: WO 9624092 A2-A3 19960808

Application: WO 96SE115 19960201 (PCT/WO SE9600115)

Priority Application: SE 95355 19950201

Designated States: AL; AM; AT; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ;

CZ; DE; DE; DK; DK; EE; EE; ES; FI; FI; HU; IS; JP; KE; KG; KP; KR; KZ;

LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; SD; SE;

SG; SI; SK; SK; TJ; TM; TR; TT; UA; UG; US; UZ; VN; KE; LS; MW; SD; SZ;

UG; AZ; BY; KG; TJ; TM; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU;

MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; ML; MR; NE; SN; TD; TG

Main International Patent Class: G06F-001/00;

International Patent Class: G06F-012/14;

Publication Language: English

Fulltext Word Count: 12633

#### English Abstract

The present invention relates to a method and a system for managing a data object so as to comply with predetermined conditions for usage of the data object. To control the usage of the data object, a set of control data, defining usages of the data object which comply with the predetermined conditions, is created for the data object. The data object is concatenated with the user set of control data, encrypted and transferred to the user. When the user wants to use the data object, a special user program checks whether the usage complies with the control data. If so, the usage is enabled. Otherwise it is disabled.

Fulltext Availability:  
Detailed Description

Detailed Discription

... is merely data which references real money or virtual money that is issued and maintained for the purpose of digital transactions.

In this example the **buyer** starts with a **digital money** data file. He uses the data packaging program to create control data, e.g. kind of stock, price, quantity, for the **purchase**, and he then packages the **digital money** data file and the control data into a secure package as described above.

The **seller** starts with an empty data file. This empty file is analogous to the **digital money** data file except it is empty. The **seller** creates control data, e.g. kind of stock, price, quantity, and packages the empty file and the control data into a secure package.

Both the...

...data of the buy and sell order packages in the same way as has been described above and looks for a match. Upon identifying matched **buy** and **sell** orders the user program executes a transaction, whereby the **digital money** is extracted from the **buy** order data package and transferred to the **sell** order package. Then the control data of the data packages is updated to provide an audit trail. Both packages are repackaged in the same manner...

5/3,IC,AB,K/15 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00399179

**TRUSTED AGENTS FOR OPEN ELECTRONIC COMMERCE**  
**AGENTS VALIDES POUR COMMERCE ELECTRONIQUE OUVERT**

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

ROSEN Sholom S

Patent and Priority Information (Country, Number, Date):

Patent: WO 9530211 A1 19951109

Application: WO 95US3831 19950328 (PCT/WO US9503831)

Priority Application: US 94234461 19940428

Designated States: AM; AT; AU; BB; BG; BR; BY; CA; CH; CN; CZ; DE; DK; EE;  
ES; FI; GB; GE; HU; IS; JP; KE; KG; KP; LK; LR; LT; LU; LV; MD; MG; MN;  
MW; MX; NL; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; TJ; TT; UZ; VN;  
KE; MW; SD; SZ; UG; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC;  
NL; PT; SE; BF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: G07F-007/08;

International Patent Class: G07F-017/16; G07F-007/10;

Publication Language: English

Fulltext Word Count: 28653

English Abstract

A system for open electronic commerce having a customer trusted agent securely communicating with a first money module, and a merchant trusted agent securely communicating with a second money module. Both trusted agents are capable of establishing a first cryptographically secure session, and both money modules are capable of establishing a second cryptographically secure session. The merchant trusted agent transfers electronic merchandise to the customer trusted agent, and the first money module transfers electronic money to the second money module. The money modules inform their trusted agents of the successful completion of payment, and the customer may use the purchased electronic merchandise.

French Abstract

Système de commerce électronique ouvert comprenant un agent valide orienté consommateur qui communique en toute sécurité avec un premier module financier, et un agent valide orienté vendeur qui communique en toute sécurité avec un deuxième module financier. Les deux agents valides et les deux modules financiers sont respectivement capables d'établir des première et deuxième sessions sûres du point de vue cryptographique. L'agent valide orienté vendeur transfère des marchandises électroniques à l'agent valide orienté consommateur et le premier module financier transfère de l'argent électronique au deuxième module financier. Les modules financiers informent leurs agents valides de l'exécution réussie du paiement et le consommateur peut utiliser la/les marchandises électroniques payées.

Fulltext Availability:

Detailed Description

Detailed Discription

... "Electronic-Monetary System" published May 27, 1993, the disclosure of which is incorporated herein by reference.

That application discloses an electronic monetary system for implementing **electronic money** payments as an alternative medium of **exchange** to cash, checks, credit cards, debit cards, and electronic funds transfers.



In SUBSTITUTE SHEET (RULE 26) particular, the described system uses money modules packaged in...object is encrypted so that it may be stored outside of the trusted agent; (3) after verifying the correctness of the transferred electronic merchandise, the **buyer** 's trusted agent instructs its money module to pay a certain amount of **electronic money** to the **seller** 's money module; (4) the **buyer** 's money module informs the

**seller** 's money module of the amount of **electronic money** to be paid to it and the **seller** 's money module checks with its trusted agent to verify that this is the correct price of the merchandise; (5) if the amount is correct, the seller's money module sends an acknowledgement to the **buyer** 's money module; (6) the **buyer** 's money module transfers the **electronic money** to the **seller** 's money module (the **seller** 's MM provisionally retains the note(s) and the buyer's MM provisionally decrements the value of the note(s) in the transferred amount); (7...

...the seller's trusted agent records the sale and the customer trusted agent's retention of the merchandise is no longer provisional), so that the **buyer** can now use his/her electronic merchandise and the **seller** has his/her **electronic money** .

It may be noted that in an alternative embodiment, the order of exchanging electronic merchandise and money may be reversed. In such a case, the...step 994) and Session Manager A sends an acknowledgement to trusted agent B (steps 996 998). Trusted agent B then commits (step 1000).

#### Identity-Based **Money** Module Payment

**Electronic** cash payments not involving the simultaneous **purchase** of electronic merchandise may be made using the flow diagram shown in Figure 29. The owner of trusted agent A decides to make a money...to B (steps 1636 - 1638). To Subscriber B then prompts the owner/holder of B to select either the amount of pounds he wishes to **exchange** for the **dollars** or, **alternatively** , simply the **exchange** rate for 2:5 the dollars (step 1640). Note Directory B checks for sufficient funds (steps 1642 - 1644). If funds are insufficient, then To Subscriber...

5/356, 11/16

Report for Examiner Robinson Boyce 09/382907 June 16, 2000 09:27

00391842

**EFFICIENT ELECTRONIC MONEY**

**SYSTEME DE PAIEMENT ELECTRONIQUE EFFICACE**

Patent Applicant/Assignee:

BELL COMMUNICATIONS RESEARCH INC

Inventor(s):

YACOBI Yacov

Patent and Priority Information (Country, Number, Date):

Patent: WO 9523465 A1 19950831

Application: WO 95US2007 19950217 (PCT/WO US9502007)

Priority Application: US 94201106 19940223; US 94303048 19940908

Designated States: CA; JP; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE

Main International Patent Class: H04K-001/00;

Publication Language: English

Fulltext Word Count: 8644

**English Abstract**

A unique electronic cash (14) system protects the privacy of users (12) in legitimate transactions while at the same time enabling the detection (32) of a double spender of the same electronic coin (14). The electronic cash system takes advantage of a unique property of El Gamal signatures to achieve these results.

**French Abstract**

Un systeme special de paiement electronique assure aux utilisateurs (12), en cas de transactions legitimes, la confidentialite des operations effectuees tout en permettant de detecter (32) une personne qui utilise deux fois la meme piece (14) de monnaie electronique. Ce systeme de paiement electronique tire parti d'une propriete exceptionnelle des signatures El Gamal pour parvenir a de tels resultats.

**Fulltext Availability:**

Detailed Description

**Detailed Discription**

... use of a process which provides for after the fact exposure of the double spender.

Another issue that arises in connection with the use of **e -cash** is privacy. For large transactions (e.g. **buying** a house), traceable forms of e-money such as e-checks can be used. Usually these kinds of transactions are not viewed as secret transactions...

...want a government or large private agency (e.g. a bank) to be able to constantly know his/her whereabouts and the details of daily **purchases** based on the payment of **e -cash** to various payees. Thus, after ordinary legitimate uses, the identity of an e-cash spender should not be traceable. On the other hand, the e...Fig. 2 schematically illustrates a payment operation using e-cash in accordance with the present invention.

Fig. 3 schematically illustrates a deposit operation using the **e -cash** system of the present invention Fig. 4 schematically illustrates an **exchange** operation using the **e -cash** system of the present operation.

Fig. 5 sphematically illustrates a withdrawal operation using the e-cash system of the present invention.

Fig. 6 schematically illustrates...should be noted that the deposit operation does not reveal the identity Ii of the payer i unless the payer is a double spender.

E. **Exchange** Transaction

Another transaction which can be performed using the **e -cash** of the present invention is an **exchange** transaction. The **exchange** transaction involves a user depositing old e-coins with the bank and withdrawing new e-coins in the same total amount.

The purpose of the...

5/3,IC,AB/19 (Item 13 from file: 349)  
DIALOG(R) File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00323310

**ELECTRONIC-MONETARY SYSTEM**  
**SYSTEME MONETAIRE ELECTRONIQUE**

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

ROSEN Sholom S

Patent and Priority Information (Country, Number, Date):

Patent: WO 9310503 A1 19930527

Application: WO 92US9732 19921112 (PCT/WO US9209732)

Priority Application: US 91794112 19911115

Designated States: BB; BG; CS; FI; HU; KP; KR; LK; MG; MN; MW; NO; PL; RO;  
RU; SD; UA; BF; BJ; CF; CG; CI; CM; GA; MR; SN; TD; TG

Main International Patent Class: G06F-015/30;

Publication Language: English

Fulltext Word Count: 32739

English Abstract

A monetary system using electronic media (11) to **exchange** economic value securely and reliably. The invention provides a complete monetary system having **electronic money** that is interchangeable with conventional paper money comprising: (I) issuing banks (1) or financial institutions that are coupled to a money generator device (6) for generating and issuing to subscribing customers electronic currency backed by demand deposits and electronic credit authorizations; (II) correspondent banks (2) that accept and distribute the electronic money; (III) a plurality of transaction devices (4) that are used by subscribers for storing electronic money, for performing money transactions with the on-line systems of the participating banks or for exchanging electronic money off-line with other like transaction devices; (IV) teller devices (5), associated with the issuing (1) and correspondent banks (2), for process handling and interfacing the transaction devices (4) to the issuing (1) and correspondent banks (2), and for interfacing between the issuing (1) and correspondent banks (2) themselves; (V) a security arrangement (21) for maintaining the integrity of the system; and (VI) reconciliation (22, 23) and clearing processes (13) to monitor and balance the motenary system.

*see full text*

?  
?t 5/ti/1-19

**5/TI/1 (Item 1 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Method and apparatus for implementing electronic cash.**  
**Verfahren und Vorrichtung zur Darstellung von elektronischem Geld.**  
**Methode et dispositif pour realiser de la monnaie electronique.**

**5/TI/2 (Item 2 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Multilevel security apparatus and method with personal key.**  
**Mehrebenen-Sicherheitsvorrichtung und -verfahren mit persönlichem**  
**Schlüssel.**  
**Appareil et methode a plusieurs niveaux de securite avec clef personnelle.**

**5/TI/3 (Item 3 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Method of encrypting transmitted data using a unique key.**  
**Verfahren zum Chiffrieren von ubertragenen Daten, das einen**  
**Einheitsschlüssel anwendet.**  
**Methode de chiffage de donnees transmises faisant usage d'une cle unique.**

**5/TI/4 (Item 4 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Ticket processing terminal device.**  
**Fahrkartenverarbeitungsendgerat.**  
**Terminal de traitement de tickets.**

**5/TI/5 (Item 5 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Container storage and dispensing apparatus and vending machine for**  
**dispensing refrigerated, unrefrigerated and/or heated foods.**  
**Behälterlagerungs- und Ausgabevorrichtung und Verkaufsautomat zur Ausgabe**  
**gekühlter, ungekühlter und/oder gewärmter Speisen.**  
**Dispositif de stockage et distribution de recipients et machine de vente**  
**pour la distribution d'aliments refrigeres, non refrigeres et/ou**  
**chauffes.**

**5/TI/6 (Item 6 from file: 348)**  
DIALOG(R)File 348:(c) 2000 European Patent Office. All rts. reserv.

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**Blind signature systems.**  
**Systeme zur Blindunterschrift.**

Systemes de signature aveugle.

5/TI/7 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

SYSTEM FOR DISTRIBUTED TASK EXECUTION  
SYSTEME POUR UNE EXECUTION REPARTIE DES TACHES

5/TI/8 (Item 2 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

TRUSTED AGENTS FOR OPEN DISTRIBUTION OF ELECTRONIC MONEY  
AGENT SECURISE POUR LA DISTRIBUTION OUVERTE D'ARGENT ELECTRONIQUE

5/TI/9 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

ELECTRONIC-MONETARY SYSTEM  
SYSTEME MONETAIRE ELECTRONIQUE

5/TI/10 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION  
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION  
ELECTRONIQUE DES DROITS

5/TI/11 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

A DATA COLLECTION AND RETRIEVAL SYSTEM FOR REGISTERING CHARGES AND  
ROYALTIES TO USERS  
SYSTEME DE COLLECTE ET DE RECHERCHE D'INFORMATIONS DESTINE A ENREGISTRER  
DES FRAIS OU DES REDEVANCES POUR DES UTILISATEURS

5/TI/12 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

A METHOD AND SYSTEM FOR MANAGING A DATA OBJECT SO AS TO COMPLY WITH  
PREDETERMINED CONDITIONS FOR USAGE  
PROCEDE ET SYSTEME POUR GERER UN OBJET INFORMATIF AFIN DE REMPLIR DES  
CONDITIONS D'UTILISATION PREDETERMINEES

5/TI/13 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT  
PROTECTION  
SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC  
UNE PROTECTION CONTRE LE DECOUVERT

5/TI/14 (Item 8 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

**MULTIPLE CURRENCY AUTOMATIC TRANSACTION SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE TRANSACTION AUTOMATIQUE POUR DES MONNAIES MULTIPLES**

5/TI/15 (Item 9 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

**TRUSTED AGENTS FOR OPEN ELECTRONIC COMMERCE  
AGENTS VALIDES POUR COMMERCE ELECTRONIQUE OUVERT**

5/TI/16 (Item 10 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

**EFFICIENT ELECTRONIC MONEY  
SYSTEME DE PAIEMENT ELECTRONIQUE EFFICACE**

5/TI/17 (Item 11 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

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5/TI/18 (Item 12 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

**RESTRICTED BLIND SIGNATURES  
SIGNATURES CACHEES A ACCES LIMITE**

5/TI/19 (Item 13 from file: 349)

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

**ELECTRONIC-MONETARY SYSTEM  
SYSTEME MONETAIRE ELECTRONIQUE**

?t /8,k/1-7

**6/8,K/1 (Item 1 from file: 348)**

DIALOG(R) File 348:(c) 2000 European Patent Office. All rts. reserv.

00752259

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Electronical purse**

**Elektronische Geldbörse**

**Bourse électronique**

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10;

TRANSLATED ABSTRACT WORD COUNT: 108

ABSTRACT WORD COUNT: 154

LANGUAGE (Publication,Procedural,Application): German; German; German

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(German)	EPAB96	501
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SPEC A	(German)	EPAB96	1220
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Total word count - document A	1721
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Total word count - document B	0
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Total word count - documents A + B	1721
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...ABSTRACT Translated)

Electronic coin purse allowing direct **money** transfer

The **electronic** coin purse (10) has a display (2), an input device (7) and a memory (4), supplied with a given money value via a memory input...

...ABSTRACT A1

Electronic coin purse allowing direct **money** transfer

The **electronic** coin purse (10) has a display (2), an input device (7) and a memory (4), supplied with a given money value via a memory input...

**6/8,K/2 (Item 2 from file: 348)**

DIALOG(R) File 348:(c) 2000 European Patent Office. All rts. reserv.

00722273

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**EFFICIENT ELECTRONIC MONEY**

**EFFIZIENTES ELEKTRONISCHES ZAHLUNGSMITTEL**

**SYSTEME DE PAIEMENT ELECTRONIQUE EFFICACE**

INTERNATIONAL PATENT CLASS: H04K-001/00;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**EFFICIENT ELECTRONIC MONEY**

**6/8,K/3 (Item 1 from file: 349)**

DIALOG(R) File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00434709

**METHOD AND APPARATUS FOR PROCESSING IC CARD FOUND**

**PROCEDE ET APPAREIL DE TRAITEMENT DE CARTE A CIRCUIT INTEGRE TROUVEE**



Main International Patent Class: G06K-017/00;  
International Patent Class: G06F-017/60; G06F-019/00;  
Publication Language: Japanese  
Fulltext Word Count: 0

English Abstract

...and the card issuing party, and can return the information to the owner. Further, the present invention can donate a reward suitably and easily by **electronic money** to the finder of the IC card by utilizing a communication line while preventing an unfair practice.

6/8,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00424764

**TRANSACTION PROCESSING SYSTEM AND METHOD, AND TERMINAL EQUIPMENT AND IC CARD USED FOR THE TRANSACTION PROCESSING SYSTEM AND METHOD**  
**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTION, AINSI QUE TERMINAL ET CARTE DE CIRCUIT INTEGRE UTILISES POUR CEUX-CI**

Main International Patent Class: G06F-019/00;

International Patent Class: G06F-157/00;

Publication Language: Japanese

Fulltext Word Count: 0

English Abstract

...transaction terminal (60). The host computer generates a pseudorandom number sequence by a pseudorandom number function, divides it into data blocks representing respective units of **electronic money** and transfers the data blocks to the IC card issuing terminal. The IC card issuing terminal records the data blocs transferred thereto from the host ...

6/8,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00424699

**ELECTRONIC MONEY RECOVERING SYSTEM**  
**SYSTEME PERMETTANT DE RETROUVER DE LA MONNAIE ELECTRONIQUE**

International Patent Class: G06F-157/00;

Publication Language: Japanese

Fulltext Word Count: 0

**ELECTRONIC MONEY RECOVERING SYSTEM**

English Abstract

An **electronic money** recovering system for efficiently recovering a lost IC card used as an electronic wallet and returning it to the owner or the organization that has issued it. When someone finds the lost IC card on which **money** information (**electronic money**) is recorded, he inserts the card (30) into a terminal (1) installed at a financial organ or a public institution. The terminal (1) transmits the...

6/8,K/6 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00409762

**METHOD AND APPARATUS FOR VENDING GOODS IN CONJUNCTION WITH A CREDIT CARD**

**ACCEPTING FUEL DISPENSING PUMP**

**PROCEDE ET APPAREIL DE DISTRIBUTION AUTOMATIQUE DE PRODUITS COMBINE A UNE  
POMPE DE DISTRIBUTION DE CARBURANT ACCEPTANT LES CARTES DE CREDIT**

Main International Patent Class: G07F-013/02;

International Patent Class: G07F-007/00;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18117

English Abstract

...be entered into the vending machine (3) where the soft drinks can be automatically dispensed without the need for further insertion of paper or coin **money** . **Alternatively** , a code number need not to be issued, and the soft drinks can be automatically credited to or dispensed from the vending machine (3), through...

6/8,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2000 WIPO/MicroPatent. All rts. reserv.

00288306

**PROCESS AND DEVICE FOR EFFECTING A TRANSACTION BETWEEN A FIRST AND AT LEAST  
ONE SECOND DATA MEDIUM AND MEDIUM USED FOR THIS PURPOSE**

**PROCEDE ET DISPOSITIF DE TRANSACTION ENTRE UN PREMIER ET AU MOINS UN  
DEUXIEME SUPPORTS DE DONNEES ET SUPPORT A CETTE FIN**

Main International Patent Class: G07F-007/10;

International Patent Class: G06K-019/06;

Publication Language: French

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15187

English Abstract

...the first data medium is a microcircuit medium containing all the identification, control and management data of the interface and transaction circuit. Numerous applications for **electronic money** transfer, home automation and customized microcircuit cards.

?

?t /3,k/1-16

**8/3,K/1 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01206981 98-56376

**Banking in cyberspace - A new frontier for treasury professionals**  
Hagen, Kathleen A  
TMA Journal v16n2 PP: 45-51 Mar/Apr 1996  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 2682

...ABSTRACT: and services on the Internet. It acts as the middleman between consumers, merchants and banks. The CyberCash system allows users to retain anonymity when making **purchases** and to secure **credit** and **debit** card information. **Ecash** is a software-based form of electronic cash. In the fall of 1995, DigiCash had more than 10,000 people registered as trial ecash accounts...

**8/3,K/2 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01131828 97-81222

**More than simply cyber cents**  
Sheils, Merry  
Chief Executive n109 PP: 23 Dec 1995  
ISSN: 0160-4724 JRNL CODE: CHE  
WORD COUNT: 434

ABSTRACT: David Chaum, founder of DigiCash, pioneered the concept of anonymous digital cash. Although systems currently guard against the pirating of **credit** -card numbers on World Wide Web **purchases**, protecting an individual's identity is a different story. **DigiCash** technology shields **purchasers** from the prying eyes of digital spies.

**8/3,K/3 (Item 3 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00952310 96-01703

**Cash-in-hand or E-Cash on the Internet**  
Hewitt, Michael J  
Link-Up v11n6 PP: 14 Nov/Dec 1994  
ISSN: 0739-988X JRNL CODE: LUP  
WORD COUNT: 819

...ABSTRACT: sending e-mail messages. There are 2 types of E-Cash users, namely consumers and retailers, with each group having its own version of the **E -Cash** software. The niche for **electronic money** is primarily for low-value **purchases** of typically less than \$20, and the surcharges for **E -Cash** transactions will be far less than those levied for **credit** card **purchases**.

**8/3,K/4 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01986538 SUPPLIER NUMBER: 18719905

**Companies rush to say 'buy-buy' over Net. (CyberCash's CyberCoin Internet payment system) (Company Business and Marketing)**

Garfinkel, Simson L.

San Jose Mercury News, p1E(2)

Oct 1, 1996

ISSN: 0747-2099

LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: CyberCash's new CyberCoin system enables consumers to purchase Internet products directly from merchants that cost between 25 cents and \$10. Both **sellers** and **buyers** must install CyberCash software to use **CyberCoin** and the customer must have a **credit** card or checking account. The money is transferred in \$20 increments and stored in a federally insured bank. CyberCash has agreements with several banks to...

**8/3,K/5 (Item 2 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01931273 SUPPLIER NUMBER: 18198734 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Cash for cyberspace. (digital cash and electronic commerce) (Internet**

Rosen, Michele

MIDRANGE Systems, v9, n5, p34(2)

April 12, 1996

ISSN: 1041-8237

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 845 LINE COUNT: 00068

...ABSTRACT: cards because only the exact amount is transferred; other advantages of the technology include anonymity and the fact that merchants avoid paying fees charged for **credit** -card **purchases**. **DigiCash** Inc of Amsterdam was one of the first companies to implement digital cash. The customer first deposits money into an account at a bank that...

**8/3,K/6 (Item 3 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01785820 SUPPLIER NUMBER: 16928845

**Digital dollars. (electronic commerce via the Internet)**

Bank, David

San Jose Mercury News, p1D(2)

Jan 23, 1995

ISSN: 0747-2099

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: developing the technology that will make the personal computer a tool for monetary transactions similar to those made at automated teller machines and point-of-**purchase** terminals for **credit** or **debit** card transactions. The demand for '**digital money**' continues to grow with the widespread use of the Internet, and the World Wide Web, which is expected to have 22 million users by 2000...

**8/3,K/7 (Item 4 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01656145 SUPPLIER NUMBER: 16170907

**Paperless cash to be tested for Internet use. (Digicash Inc)**

Lewis, Peter H.

New York Times, v144 , Wed ed, col 1, pC6(N) pD4(L)

Oct 19, 1994

ISSN: 0362-4331

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: Inc is testing an international electronic cash (e-cash) system that the company hopes will become a standard for commercial transactions on the Internet. An **e-cash** system will eventually let **buyers** and **sellers** conduct entire commercial transactions on the global network. Users would transfer **e-cash** to their computers through a **credit** card or other form of currency transfer and then **shop** on the network by transferring their **e-cash** to online **sellers** ' accounts for services or products. Some **selling** and **buying** is already happening on the Internet, but most of it involves the use of conventional credit cards. E-cash systems such as the one being...

8/3,K/8 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

04634905 Supplier Number: 46818264

**Change is good, they bet: Cybercash has the product.**

The Washington Post, pS1

Oct 21, 1996

Language: English Record Type: Abstract

Document Type: Newspaper; General Trade

ABSTRACT:

...September 30, 1996, and concentrates on purchases of 25 cents to \$10. The system uses software called a "wallet" to access the electronic "coins." Consumers **purchase CyberCoin**, up to \$20 at a time, using a **credit** card, or by transferring funds from a participating bank. The encoded currency is on storage disks of the computer, and is transmitted over the network...

8/3,K/9 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

04612585 Supplier Number: 46785155

**Netscape agrees to use CyberCash technology.**

The Washington Post, pD1

Oct 8, 1996

Language: English Record Type: Abstract

Document Type: Newspaper; General Trade

ABSTRACT:

...1996. Analysts say that the cost of credit card fees created the need for such a system because it is uneconomical for merchants to accept **credit** cards for such small **purchases**. Only about twelve merchants currently accept **CyberCoin** payments, including Art to Go, a computer clip art **vendor** and Virtual Vegas, which offers sports betting tips.  
...

8/3,K/10 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04042104 Supplier Number: 45878115

**Today, Shoppers on Internet Get Access to Electronic Cash**

The New York Times, pC4

Oct 23, 1995

Language: English Record Type: Abstract

Document Type: Newspaper; General

**ABSTRACT:**

...with Mark Twain. Part of the balance is sent over the Internet to the customer's PC using Digicash software. When the person decides to **buy** an item on the Internet, he uses the **E -cash** software to automatically send the money to the **vendor**. Though **E -cash** is better suited than **credit** cards for small monetary transactions, the system is more expensive than using credit cards. For example, it is expected to cost around \$10 to set ...

**8/3,K/11 (Item 4 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

03915177 Supplier Number: 45650648

**Bartering is big for media companies. And it may get bigger with insurance for trade credits.**

The New York Times, v144, n50,111, p26

July 3, 1995

Language: English Record Type: Abstract

Article Type: Biography Editorial Industry overview Company profile

Executive change Agency change

Document Type: Newspaper; General

**ABSTRACT:**

...insurer agrees to redeem them for cash if they cannot be utilized in the time they are valid. The insurance, in addition to providing an **alternative** to **currency**, can also protect a company's suppliers. A deal can be made where the **trade credits** go to a supplier.  
...

**8/3,K/12 (Item 5 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

03516706 Supplier Number: 44926055

**Shanghai telecoms firm plans B shares**

South China Morning Post, p1

August 17, 1994

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

**ABSTRACT:**

...T and double the current capacity of a project with a Japanese firm. The issuance would also support the firm's newly-developed program-control **exchanger** and the government-promoted project to familiarise the country with "**electronic money**" like **credit**

cards.

Shanghai Posts mainly produces fibre optics telecommunication equipment, digital terminal equipment, program-control exchangers, telecommunication instruments and electronic components.

...

8/3,K/13 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

01735833 Supplier Number: 42170259

**Retail group offers debit card system**

Pacific Business News, p1

June 24, 1991

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:

Hawaii Merchants Association will offer debit card services for retailers. The service is being offered to supermarkets under the SuperOption **trade** name. **Debit** cards act like **electronic** checks, taking **money** out of checking accounts to pay merchants. The system is popular with retailers because it reduces paperwork and labor costs, increases sales opportunities and automatically...

8/3,K/14 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

08485549 SUPPLIER NUMBER: 18029151 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**E-cash coming? Bank on it. (GE Information Services InterBusiness suite electronic data interchange network) (Industry Trend or Event)**

Lange, Larry

Electronic Engineering Times, n889, p100(2)

Feb 19, 1996

ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1558 LINE COUNT: 00125

ABSTRACT: Electronic commerce on the Internet is evolving from **credit** card-based **purchases** to electronic cash, but few organizations are preparing for this transition. The use of **electronic money**, which will be **purchased** in blocks and stored on a computer, is likely to bypass business-to-business transactions that involve credit-card agencies and banking institutions. Credit card...

8/3,K/15 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

07567147 SUPPLIER NUMBER: 16174969 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Cyberspace start-ups offer Internet wares; OpenMarket, First Virtual, DigiCash introduce commerce products. (Product Announcement)**

Rodriguez, Karen

InfoWorld, v16, n43, p8(1)

Oct 24, 1994

DOCUMENT TYPE: Product Announcement

ISSN: 0199-6649

LANGUAGE:

ENGLISH            RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT:    456        LINE COUNT:    00037

...ABSTRACT:    services and First Virtual acts as the middle man, verifying transactions via ID numbers. DigiCash offers a digital signature process in the form of its **E -Cash** software, enabling users to enter their **credit** card numbers and receive "virtual cash" for **purchasing** information, games and newspapers from participating merchants.

**8/3,K/16        (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07343855        SUPPLIER NUMBER: 16439562

**Are buybacks back? Menu-driven debt reduction schemes with heterogeneous creditors.**

Diwan, Ishac; Spiegel, Mark M.  
Journal of Monetary Economics, v34, n2, p279(15)  
Oct, 1994

ISSN: 0304-3932        LANGUAGE: ENGLISH        RECORD TYPE: ABSTRACT

ABSTRACT:    Menu programs for debt reduction wherein heterogeneous banks have the right to **sell** or keep their **credit** claims are investigated. Compared to the usual **buyback** and new-money **alternatives**, the menu approach can improve the payment terms of a debtor nation although it can still lead to discrimination across heterogeneous banks. As such, it..



?t /3,k/all

**13/3,K/1 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01163898 98-13293

**Money for the information age**

Chaum, David

Credit Union Management v19n2 PP: 40-41 Feb 1996

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 947

...TEXT: costs wipe out profits. Cash transactions are cheaper for merchants because buyer information is not gathered and stored. They also protect the privacy of the **buyer** .

Digital cash systems allow consumers to transfer **digital** equivalents of **cash** from **bank** accounts to their electronic "wallets," which could be smart cards, the hard disks on their PCs or personal digital assistants. The customer then sends payments...

**13/3,K/2 (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01932822 SUPPLIER NUMBER: 17140552 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**E-cash: CyberCash & Sun Microsystems join to promote & market electronic payments on the Internet. (CyberCash Internet Payment Services)**

EDGE: Work-Group Computing Report, v6, n262, p16(1)

May 29, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 543 LINE COUNT: 00048

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers** , **sellers** and their **banks** .

The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP. CyberCash beta software is currently available free-of-charge and...

**13/3,K/3 (Item 2 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01843166 SUPPLIER NUMBER: 17467097 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Downloading dollars. (transactions on the Internet) (includes related article on emerging digital payment methods) (Communications) (Column)**

Hallerman, David

Home Office Computing, v13, n8, p92(2)

August, 1995

DOCUMENT TYPE: Column ISSN: 0899-7373 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1661 LINE COUNT: 00132

... 20-665-2611; e-mail: info@digicash.nl; Web: http://www.digicash.com  
How it works. Ecash is obtained from DigiCash's online First Digital

**Bank . Ecash** software stores **digital money** on **buyers** ' and **sellers** ' computers. As **buyers** browse the Web, their each software is active in the background. The program senses when payment is required and pops up a dialog box that...

**13/3,K/4 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04053582 Supplier Number: 45897301 (USE FORMAT 7 FOR FULLTEXT)  
**American Heritage, AMPAC and CyberCash To Provide Client Banks and Merchants With Online Payment Services.**  
Business Wire, p10311020  
Oct 31, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 571

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP. The company's initial service, the CyberCash Wallet, accepts payments...

**13/3,K/5 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03999274 Supplier Number: 45808299 (USE FORMAT 7 FOR FULLTEXT)  
**Internet security breach provides industry wake-up call; CyberCash makes call to action for more education, stronger security.**  
Business Wire, p9250149  
Sept 25, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 757

... goods and services to deliver secure Internet payment systems. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP. The company's initial service that accepts payments using any...

**13/3,K/6 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03986239 Supplier Number: 45787118 (USE FORMAT 7 FOR FULLTEXT)  
**Washington Natural Gas joins Western Market Center.**  
Business Wire, p9140178  
Sept 14, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

Word Count: 463

... major pipelines with a series of computerized services to support fast-paced gas industry trading.

These services will include: access to the Channel 4 (sm) **electronic cash -trading system** ; matching gas **buyers** with **sellers** ; redirecting gas flows from one market to another; tracking title to gas volumes; real-time data on prices, futures, news, and weather; and now, with...

13/3,K/7 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

03923124 Supplier Number: 45667092 (USE FORMAT 7 FOR FULLTEXT)  
**CHECKFREE AND CYBERCASH JOIN FORCES TO DELIVER COMPREHENSIVE ELECTRONIC COMMERCE SOLUTION**  
PR Newswire, pN/A  
July 13, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 718

...  
unpredictable world of cyberspace and the traditional banking world.  
CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers** , **sellers** and their **banks** .  
The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP. CyberCash beta software is currently available free-of-charge and...

13/3,K/8 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08447781 SUPPLIER NUMBER: 17953123 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**SMART BUSINESS SYSTEM SOFTWARE TO ACCEPT REAL-TIME CREDIT CARD PAYMENT OVER THE INTERNET**  
PR Newswire, p208CHTH012  
Feb 8, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 323 LINE COUNT: 00036

... CyberCash's system uses the strongest encryption key allowed by the US Government. Further, the American Institute for Financial Research will be First Union National **Bank** 's first **CyberCash** merchant.

Potential **buyers** of the Smart Business System software line need only to download the free CyberCash Electronic Wallet software over the Internet in order to purchase the...

13/3,K/9 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08088997 SUPPLIER NUMBER: 17250025 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**VERIFONE TO MAKE EQUITY INVESTMENT IN CYBERCASH**

PR Newswire, p828SF006

August 28, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 904 LINE COUNT: 00098

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP, as well as utilizing both the DES and RSA Data ...

13/3,K/10 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

07871317 SUPPLIER NUMBER: 16895397 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**CyberCash Partners with Leading Internet Technology Companies to Bundle Electronic Payment Software; Seven Browser and Software Vendors to Integrate CyberCash Services.**

Business Wire, p5231009

May 23, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 842 LINE COUNT: 00082

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** . The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP.

The founders of CyberCash are Bill Melton, founder of VeriFone...

13/3,K/11 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

07866620 SUPPLIER NUMBER: 16882121 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**CyberCash and Sun Microsystems join to promote and market electronic payments on the Internet.**

Business Wire, p5220014

May 22, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 625 LINE COUNT: 00063

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The **CyberCash** system operates on top of any general security system such as SSL or Secure HTTP. CyberCash beta software is currently available free-of-charge and...

13/3,K/12 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

07840737 SUPPLIER NUMBER: 16919358 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CyberCash First Electronic Payment Developer to Receive International  
Export Approval.**  
Business Wire, p5081004  
May 8, 1995  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 458 LINE COUNT: 00047

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The founders of **CyberCash** are Bill Melton, a founder of VeriFone, a company that achieved enormous success by providing a system for processing credit card transactions at the point...

**13/3,K/13 (Item 6 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07840736 SUPPLIER NUMBER: 16919356 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CyberCash Partners with 7th Largest Credit Card Processor, First of Omaha  
Merchant Processing; 44,000 Merchants to Have Access to Secure On-Line  
Payment Services.**  
Business Wire, p5081003  
May 8, 1995  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 867 LINE COUNT: 00083

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely and instantaneously between **buyers , sellers** and their **banks** .

The founders of **CyberCash** are Bill Melton, a founder of VeriFone, a company that achieved enormous success by providing a system for processing credit card transactions at the point...

**13/3,K/14 (Item 7 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07590283 SUPPLIER NUMBER: 15966052 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Wells Fargo and CyberCash team up to provide secure online payment systems;  
variety of services to include credit, debit and cash.**  
Business Wire, p12121035  
Dec 12, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 667 LINE COUNT: 00057

... unpredictable world of cyberspace and the traditional banking world. CyberCash serves as a conduit through which payments can be transported easily, safely, and instantaneously between **buyers , sellers** and their **banks** .

The founders of **CyberCash** are Bill Melton, a founder of Verifone, a company that achieved enormous success by providing a system for processing credit card transactions at the point...

13/3,K/15 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

02814787 SUPPLIER NUMBER: 04240337  
Electronic banking **speeds** cash flow for Saab. (Saab-Scania of America  
Inc.; **electronic** dealer collection systems)  
Williams, Fred  
Automotive News, p46(1)  
May 12, 1986  
ISSN: 0005-1551 LANGUAGE: ENGLISH RECORD TYPE: CITATION

Electronic banking **speeds** cash flow for Saab. (Saab-Scania of America  
Inc.; **electronic** dealer collection systems)

13/3,K/16 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

01763208 SUPPLIER NUMBER: 02649339 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Good-bye to the pits? (commodity trading methods and the new International  
Futures Exchange)**  
Financial World, v152, p35(3)  
Feb 28, 1983  
CODEN: FIWOA ISSN: 0015-2064 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 1619 LINE COUNT: 00124

... liquidity to attract and keep traders. At best, be envisions gaps  
of 15 to 20 seconds between bids--such as, he says, occur in worldwide  
**electronic currency** trading between **banks** . But currency **traders** have  
no alternative; futures **traders** do.

Peake, however, claims that a nmbor of members say they will trade  
for their own account, functioning as anonymous "locals." Frederick F.  
Horn, senior...  
?

?t s5/3,k/1-16

**5/3,K/1 (Item 1 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07481432 NYT Sequence Number: 453080961125

**A DRIVE TO THE MALL TO SHOP ON LINE (HUH?)**

New York Times, Col. 4, Pg. 4, Sec. D  
Monday November 25 1996

**ABSTRACT:**

...seen as something to do from the home or office, but only 15 percent of households have the requisite link to the World Wide Web; **Virtual** Emporium makes **money** by **selling** Internet **vendors** advertising space on store's walls and providing some of those companies with customer data; photo (M)

**5/3,K/2 (Item 2 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07454714 NYT Sequence Number: 395072960919

**REGULATORS TURN SPOTLIGHT ON CYBERMONEY**

Hansell, Saul  
New York Times, Col. 1, Pg. 5, Sec. D  
Thursday September 19 1996

**ABSTRACT:**

...initiatives intended to grapple with new technology; United States regulators will look at consumer protection issues raised by new technologies, like smart cards that store **electronic money** for making small **purchases** ; international group of regulators will examine international cooperation needed as money moves through borderless world of Internet; it will take years to reach consensus, given...

**5/3,K/3 (Item 3 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07011560 NYT Sequence Number: 070092951023

**TODAY, SHOPPERS ON INTERNET GET ACCESS TO ELECTRONIC CASH**

HANSELL, SAUL  
New York Times, Col. 5, Pg. 4, Sec. D  
Monday October 23 1995

**ABSTRACT:**

Mark Twain Bankshares becomes first bank to offer customers **E -Cash** , electronic cash created by **Digicash** that can be used to **buy** goods and information over the Internet; **Digicash** is run by David Chaum, who holds some key patents on coding techniques used to make electronic money, and his software has been made available... ✓

**5/3,K/4 (Item 4 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06817680 NYT Sequence Number: 024627940206  
**TO CLOSE THE BUDGET GAP, WHY NOT SELL CENTRAL PARK?**  
New York Times, Col. 5, Pg. 18, Sec. 13CY  
Sunday February 6 1994

**ABSTRACT:**

Nancy Drosd letter offers tongue-in-cheek suggestion that New York City **sell** Central Park to raise **money** ; also suggests **alternatives** to **selling** WNYC radio station

**5/3,K/5 (Item 5 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06767422 NYT Sequence Number: 060976941019  
**ATTENTION INTERNET SHOPPERS: E- CASH IS HERE**  
New York Times, Col. 4, Pg. 4, Sec. D  
Wednesday October 19 1994

**ATTENTION INTERNET SHOPPERS: E- CASH IS HERE**

**ABSTRACT:**

...Web, is considered critical to continued growth of Internet; using credit cards or other means of conventional currency transfer, consumer would transfer given amount of **E -cash** to his computer and then **shop** on the Internet; **Digicash** profile (M)

**5/3,K/6 (Item 6 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

00973480 NYT Sequence Number: 091316790212  
**(Sikeston, Mo, attorney John Wilson devises innovative consumer savings plan whereby cash customers receive 5% discount from participating retailers, which is deposited automatically in customers' savings accounts via electronic funds transfer system. Wilson's company, American Business Enterprises, has thus far grossed over \$750,000 from plan, receiving \$5,000 initial fee from participating banks and 2%-3% on items purchased from participating merchants (S).)**  
SLOANE, LEONARD  
New York Times, Col. 5, Pg. 2, Sec. 4  
Monday February 12 1979

**DESCRIPTORS: BANKS AND BANKING; FINANCES; RETAIL STORES AND TRADE; SAVINGS ACCOUNTS AND CERTIFICATES; BUSINESS PEOPLE (TIMES COLUMN); CONSUMER BEHAVIOR; CONSUMERS AND CONSUMPTION; CONSUMERS AND CONSUMERISM; DISCOUNT SELLING ; DISCOUNT HOUSES; DISCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); ELECTRONIC MONEY SYSTEMS**

**5/3,K/7 (Item 7 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

00212337 NYT Sequence Number: 066080710921  
**Argentina Govt introduces 2-tier exch rate for peso in move to save foreign currency reserves and solve critical balance-of-payments problem; says 'financial' rate will be result of free interplay of supply and demand**



although there are still restrictions on purchase of dollars; new financial rate of 7.10 to dollar stems from virtual devaluation of peso by more than 40%)

New York Times, Col. 2, Pg. 62  
Tuesday September 21 1971

...solve critical balance-of-payments problem; says 'financial' rate will be result of free interplay of supply and demand although there are still restrictions on purchase of dollars; new financial rate of 7.10 to dollar stems from virtual devaluation of peso by more than 40%)

5/3,K/8 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07915385 NYT Sequence Number: 000000960930

**CASH ADVANCES AID ELECTRONIC COMMERCE**

SANDBERG, JARED

Wall Street Journal, Col. 1, Pg. 8, Sec. B  
Monday September 30 1996

**ABSTRACT:**

CyberCash Inc, working with six large financial institutions, plans to offer a system called **CyberCoin**, which will allow Internet users to **buy** on-line goods and service with prices generally under \$10 from participating merchants; will charge merchants between eight cents and 31 cents for transactions which...

5/3,K/9 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07024241

**DUTCH SOFTWARE CONCERN EXPERIMENTS WITH ELECTRONIC 'CASH' IN CYBERSPACE**

Wall Street Journal, Col. 3, Pg. 6D, Sec. B  
Monday April 17 1995

**ABSTRACT:**

DigiCash BV, Dutch software firm, is trying to promote a new form of cash which would allow users of Internet to **buy** and **sell** goods over network; **DigiCash** concept may fizzle out as other, larger computer companies, credit card companies and banks are experimenting with rival ideas for electronic cash (M)

5/3,K/10 (Item 3 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06788583

**REUTERS TO EXPAND IN U.S. BY BUYING QUOTRON STOCK-DATA UNIT FROM CITICORP**

Wall Street Journal, Col. 1, Pg. 5, Sec. B  
Friday January 14 1994

**DESCRIPTORS:** MERGERS, ACQUISITIONS AND DIVESTITURES; **ELECTRONIC**  
INFORMATION SYSTEMS; **CURRENCY** ; INTERNATIONAL **TRADE** AND WORLD MARKET

5/3,K/11 (Item 4 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06769028

**ARBITRATORS RULE AGAINST GOLDMAN SACHS**

Wall Street Journal, Col. 3, Pg. 1, Sec. C  
Friday July 22 1994

**ABSTRACT:**

...panel rules that Goldman Sachs & Co must pay a total of \$2.8 million to four wealthy former clients for failing to disclose that a **money**-market **alternative** it sold them could be difficult to **trade** ; the decision stems from a suit alleging misrepresentation in the sale of auction-preferred shares of Ratners Group PLC, now known as Signet Group PLC...

5/3,K/12 (Item 5 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06762438

**RULES ON ELECTRONIC TRANSFERS OF MONEY ARE BEING TIGHTENED BY US TREASURY**

Wall Street Journal, Col. 3, Pg. 2, Sec. A  
Monday September 26 1994

**ABSTRACT:**

Treasury Dept is tightening rules governing **electronic** transfers of **money** among currency **exchanges** , casinos, brokerage firms and banks; the changes seek to block laundered drug money from the US financial system (M)

5/3,K/13 (Item 6 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

05515435

**US IS RAPIDLY LOSING ITS LEAD IN ALTERNATIVE ENERGY**

PAUL, BILL  
Wall Street Journal, Col. 2, Pg. 6, Sec. 2  
Tuesday August 15 1989

**ABSTRACT:**

After spending 15 years and investing billions of **dollars** , America's **alternative** -energy industry is **selling** out to Japanese and European concerns--just as some experts believe alternative technologies may start to pay off; graph (M)

5/3,K/14 (Item 7 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

05028547

**NUTCRACKER**

Wall Street Journal, Col. 1, Pg. 22, Sec. 1  
Monday April 13 1987

**ABSTRACT:**

Editorial holds **alternatives** to **currency** devaluation should be used to correct world **trade** imbalances (M)

5/3,K/15 (Item 8 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

01097693 NYT Sequence Number: 016410770627

OECD concludes its annual ministerial conf with call for narrowing of trade deficits via manipulation of currency exch rates. Currency mkts are expected to be turbulent in months ahead as some countries cheapen their currencies to gain price edge for their exports, while other countries allow mkts to carry their currency exch rates higher to encourage imports. Treasury Sec W Michael Blumenthal endorses consensus and cautions that increased borrowing is unsafe alternative to permitting currency depreciations. Asserts that countries with trade surpluses should deliberately drive their current acct payments balances into deficit. Maintains Cong will not approve OECD's plan for \$25 billion 'safety net' for hard-pressed members unless IMF Dir Johannes Witteveen's plans for bolstering IMF are unsuccessful. Witteveen repts Saudi Arabia has pledged \$2.5 Billion to his aid plan (L.)

JANSSEN, RICHARD F  
Wall Street Journal, Col. 3, Pg. 4  
Monday June 27 1977

...mkts to carry their currency exch rates higher to encourage imports. Treasury Sec W Michael Blumenthal endorses consensus and cautions that increased borrowing is unsafe alternative to permitting currency depreciations. Asserts that countries with trade surpluses should deliberately drive their current acct payments balances into deficit. Maintains Cong will not approve OECD's plan for \$25 billion 'safety net' for...

5/3,K/16 (Item 9 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

01075516 NYT Sequence Number: 014170760720

Ct records disclose Los Angeles County marshals have raided premises of 3 cos as part of unrelated investigations into alleged theft and resale of millions of dollars worth of electronic parts. Marshals seized assorted personnel, payroll, purchasing and sales records at Tymshare Inc subsidiary Valcamp Inc. Affidavit indicates police were investigating theft of \$8.7 Million of computer module boards allegedly stolen from Xerox Corp warehouse. Raided premises of Pacific Semiconductor Inc and Idea Total Printing Services, seizing various records, electronic parts and equipment. Pacific Semiconductor and Marvin Engineering are owned by Marvin Gussman and Jerome M Friedman. Ct affidavit indicates police were acting in part on information supplied by pvt investigator Gary L Williams, hired by 4 large electronic cos: Natl Semiconductor Corp, Intel Corp, Motorola Inc and Fairchild Camera & Instrument Corp. Criminal charges reptydly have not been filed against any of cos, officers or employees involved in either case (S.)

Wall Street Journal, Col. 3, Pg. 32  
Tuesday July 20 1976

...records disclose Los Angeles County marshals have raided premises of 3 cos as part of unrelated investigations into alleged theft and resale of

millions of dollars worth of electronic parts. Marshals seized assorted personnel, payroll, purchasing and sales records at Tymshare Inc subsidiary Valcamp Inc. Affidavit indicates police were investigating theft of \$8.7 Million of computer module boards allegedly stolen..

?t /3,k/1-4

8/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01661019 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Pay with a CyberCoin**

(CyberCash has launched a new service called CyberCoin; it allows cash transactions, typically from 25 cents to \$10 to occur)

Link-Up, v 13, n 6, p 1+

November 1996

DOCUMENT TYPE: Journal ISSN: 0739-988X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 445

**ABSTRACT:**

...lower-priced and impulse items on the Internet. CyberCoin is free, simple to use and secure. The service provides consumers with a new way to **shop** online. **CyberCoin** can be used with any existing bank account or major **credit** card. All that is needed is an Internet Wallet, which is free to consumers and can be downloaded from the Cybercash Web site. Currently, the...

8/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01621998

**Netscape to Offer Cybercash's On-Line 'Change Purse' in Marketing Alliance**  
(An alliance involving Cybercash Inc and Netscape Communications Corp (Mountain View, CA) has been announced whereby Netscape is to market a product that allows consumers to conduct small purchases via the Internet )

American Banker, v CLXI, n 194, p 14

October 10, 1996

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...usage of Cybercash's Cybercoin, an on-line payment feature developed for buying goods costing from \$0.25 to \$10. A proprietary system for Internet **credit** card **purchases** is already offered by Netscape. **Cybercoin** is targeted toward such items as news articles or on-line games for which a credit card payment could be awkward. ...

8/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01541135 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Direct Web Advertising**

(CyberGold launched a service that pays consumers to look at their World Wide Web advertisements)

Information Week, n 587, p 37+

July 08, 1996

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 572

ABSTRACT:

...for each ad they view that is targeted toward them, having to spend one to two minutes clicking through several screens in order to receive **credit**. Members will not be required to **purchase** products in order to be paid, at least not initially. They will receive **digital dollars** that will be able to be used for a variety of products, including Internet access, subscriptions to publications, and computer equipment and accessories, according to...

8/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

01166237 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PEGASUS WINGS ITS WAY TO WINDOWS**

(Microsoft is working on an operating system, codenamed Pegasus, for personal digital assistants)

CommunicationsWeek, n 552, p 36

April 10, 1995

DOCUMENT TYPE: Journal ISSN: 0748-8121 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 571

ABSTRACT:

...s Pulsar product and the WinPad PDA operating system. Microsoft sees "Wallet PCs" being used by consumers for managing personal information such as calendaring, messaging, **electronic** ID, and **currency exchange** capabilities for overseas **credit** card transactions. PDAs using the Pegasus technology would have keyboards and be smaller than devices such as the Apple Newton. Wallet PCs, it is presumed...  
?

t /3,k/35,42,44,51  
HILIGHT set off  
HILIGHT set on as ' '

**9/3,K/35 (Item 16 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02587942 Supplier Number: 45231629 (USE FORMAT 7 FOR FULLTEXT)  
**Digital commerce on increase**  
Publishing Technology Review, v2, n2, pN/A  
Jan, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Refereed; Trade  
Word Count: 422

... DigiCash and US-based First Virtual have also designed 'virtual bank and cash systems' which will, they claim, stop users ever having to send their **credit** card numbers over the wires again.

The **DigiCash** scheme, **E -Cash** , lets online users transfer, deposit and withdraw **electronic money** to banks and **shops** over the Internet, while protecting the anonymity of the user to the **shop** .

First Virtual's Internet Payment System is initially more US-centric than **DigiCash** . The **credit** card processing agency, Electronic Data Systems, holds users' **credit** card numbers and confirms or denies payments when a user places an order. There is no virtual cash as such, since everything is handled in...

**9/3,K/42 (Item 2 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

0667444  
**THE FUTURE OF MONEY: E-cash could transform the world's financial life**  
Business Week June 12, 1995; Pg 66; Number 3428  
Journal Code: BW ISSN: 0007-7135  
Section Heading: Cover Story  
Word Count: 3,939 \*Full text available in Formats 5, 7 and 9\*

BYLINE:  
By Kelley Holland and Amy Cortese in New York, with bureau reports

TEXT:  
... a society, we have relied on a system that allows us to keep some transactions private by using cash, while others, such as big-ticket **purchases** , are entrusted to a **credit** -card company or a bank. Competing forms of **E -cash** offer wildly differing degrees of privacy: DigiCash's E-money offers virtually complete anonymity, while every dollar you spend using the credit-card-based systems...

**9/3,K/44 (Item 1 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0189113  
**\* On-Line Banking: Netscape to Offer Cybercash's On-Line 'Change Purse' in Marketing Alliance**  
American Banker - October 10, 1996; Pg. 14; Vol. 161, No. 195

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                220

BYLINE:

By JENNIFER KINGSON BLOOM

TEXT:

...of Cybercash's Cybercoin, an on-line payment mechanism designed for purchases costing 25 cents to \$10.

Netscape already offers its own system for Internet **credit** card **purchases** . **Cybercoin** is geared toward items such as news articles or on-line games for which a credit card payment might be cumbersome.

"We felt in the...

9/3,K/51      (Item 1 from file: 268)

DIALOG(R) File 268:Banking Information Source  
(c) 2000 Bell & Howell. All rts. reserv.

00298349 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**E-cash lays the foundations for private corporate currency creation**

Birch, Dave; McEvoy, Neil

Financial Technology International Bulletin, v14, n2, p6-9, Oct 1996

DOCUMENT TYPE: Journal Article      LANGUAGE: English      RECORD TYPE: Abstract  
Fulltext

WORD COUNT:    02784

... bits (to use Negroponte's famous phrase) changes this. E-money is all about instructing money to move from one store of value to another. **E-cash** is a replacement for the means of **exchange** . **Credit** and **debit** cards (pre-authorized or not) aren't **e-cash** : I can't call my brother on the telephone and send him the 35 I owe him with Visa, but I can with Mondex. This...  
?



?t /ti/1-56

9/TI/1 (Item 1 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**First Data Pursues More Payments On The Internet**

9/TI/2 (Item 2 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**Pay with a CyberCoin**

9/TI/3 (Item 3 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**Netherlands' DigiCash Secures Major Australian E-Cash Deal**

9/TI/4 (Item 4 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**Netscape to Offer Cybercash's On-Line 'Change Purse' in Marketing Alliance**

9/TI/5 (Item 5 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**Direct Web Advertising**

9/TI/6 (Item 6 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**First Virtual Says All Internet Credit Card Encryption Unsafe**

9/TI/7 (Item 7 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**Netscape, VeriFone team to secure systems**

9/TI/8 (Item 8 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**OHIO ON-LINE**

9/TI/9 (Item 9 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**PEGASUS WINGS ITS WAY TO WINDOWS**

9/TI/10 (Item 10 from file: 9)  
DIALOG(R)File 9:(c) 2000 Resp. DB Svcs. All rts. reserv.

**On-line Cash And Credit Move Closer To Reality**

9/TI/11 (Item 1 from file: 810)  
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

**Best Internet Announces Support for CyberCoin Electronic Commerce  
Micropayment System; New Product Offers Low-Cost, High-Value Products  
Using Fast, Convenient Payment System**

9/TI/12 (Item 2 from file: 810)  
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

**InterNex Debuts First Fully Secure Electronic Exchange System for Internet  
Commerce; 'PowerCommerce Clearinghouse' Integrated Platform Enables  
Cost-Effective, Secure Digital Delivery over the Internet**

9/TI/13 (Item 3 from file: 810)  
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

**iCat and CyberCash Partner to Expand Secure Internet Payment Options; iCat  
to add CyberCash's CyberCoin and future SET transaction support to iCat  
Electronic Commerce Suite**

9/TI/14 (Item 4 from file: 810)  
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

**CyberCash Launches CyberCoin Service; Revolutionary New Service Enables  
Secure and Instantaneous Cash Payments on the Internet**

9/TI/15 (Item 5 from file: 810)  
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

**E-cash Transactions -- Internet Electronic Commerce Key to Banks Regaining  
Leadership in Payments**

9/TI/16 (Item 1 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**CyberCash and RealTIME Media Host First-Ever Scratch & Win Sweepstakes on  
the 'Net**

9/TI/17 (Item 2 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**Cybercash, Inc. Announces Third Quarter 1996 Results**

9/TI/18 (Item 3 from file: 813)

DIALOG(R) File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**BYRON PREISS MULTIMEDIA COMPANY, INC. TO LAUNCH ON-LINE THE VIRTUAL TOY STORE**

9/TI/19 (Item 4 from file: 813)

DIALOG(R) File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**GOVERNMENT OF ARGENTINA TO SIGN FINANCING AGREEMENT**

9/TI/20 (Item 1 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Interactive Beat--Electronic Bill Delivery Takes A Step Forward**

9/TI/21 (Item 2 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Netherlands' DigiCash Secures Major Australian E-Cash Deal 10/31/96**

9/TI/22 (Item 3 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Netscape to Bundle CyberCash**

9/TI/23 (Item 4 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**CYBERCASH: CyberCash launches CyberCoin service**

9/TI/24 (Item 5 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**MIAMI LOOKS AT REUSABLE FARE CARD THAT COULD REPLACE CREDIT CARD**

9/TI/25 (Item 6 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**First Virtual Says All Internet Credit Card Encryption Unsafe 02/07/96**

9/TI/26 (Item 7 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Payment**

9/TI/27 (Item 8 from file: 636)

DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Byron Preiss to Launch Online Toy Store**

9/TI/28 (Item 9 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**CREDIT CARD COS. AIM TO EASE CONSUMER FEARS But Visa, MC Standards Don-t  
Deliver Total Security for Cybermarketers**

9/TI/29 (Item 10 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**Kids Shopping: A Future Proposition?**

9/TI/30 (Item 11 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**CyberCash GETS COMMERCE'S OK TO EXPORT STRONG ENCRYPTION Special Case Does  
Not Signal Trend**

9/TI/31 (Item 12 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**Riser Foods stores in Ohio are accepting on-line debit cards from the MAC  
and Money Station**

9/TI/32 (Item 13 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**BROADVISION READIES INTEGRATED 'COMMERCE MANAGEMENT' SOFTWARE FOR SPRING  
DEBUT Package Bundles Cross-Platform Security, Merchandising and  
Inventory**

9/TI/33 (Item 14 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**Banamex Could Be--First Back to Market Colombia Readies \$1B MTN--Cecile  
Gutscher**

9/TI/34 (Item 15 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**Banamex May Lead Mexican Issuers with ABS--Cecile Gutscher**

9/TI/35 (Item 16 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**Digital commerce on increase**

9/TI/36 (Item 17 from file: 636)  
DIALOG(R)File 636:(c) 2000 The Gale Group. All rts. reserv.

**DEBUNKING THE CYBER-CURRENCY MYTH**

9/TI/37 (Item 18 from file: 636)  
DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**New Ways to Pay on the Internet**

9/TI/38 (Item 19 from file: 636)  
DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**Everyone agrees: modify the Mail Order Rule**

9/TI/39 (Item 20 from file: 636)  
DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**GERMANY:**

9/TI/40 (Item 21 from file: 636)  
DIALOG(R) File 636:(c) 2000 The Gale Group. All rts. reserv.

**McDONALD's EXPERIMENTS WITH ATMs**

9/TI/41 (Item 1 from file: 624)  
DIALOG(R) File 624:(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

**THE TAX MAN COMETH TO CYBERSPACE: Governments want a piece of the pie. But what will work?**

9/TI/42 (Item 2 from file: 624)  
DIALOG(R) File 624:(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

**THE FUTURE OF MONEY: E-cash could transform the world's financial life**

9/TI/43 (Item 3 from file: 624)  
DIALOG(R) File 624:(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

**ELECTRIC CARS: WILL THEY WORK? AND WHO WILL BUY THEM?**

9/TI/44 (Item 1 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**\* On-Line Banking: Netscape to Offer Cybercash's On-Line 'Change Purse' in Marketing Alliance**

9/TI/45 (Item 2 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**Company Index**

9/TI/46 (Item 3 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**Company Index**

9/TI/47 (Item 4 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**Banamex May Lead Mexican Issuers with ABS**

9/TI/48 (Item 5 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**Banamex Could Be: First Back to Market Colombia Readies \$1B MTN**

9/TI/49 (Item 6 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**A Midwestern Banker Preaches Gospel of Electronic Money**

9/TI/50 (Item 7 from file: 625)  
DIALOG(R) File 625:(c) 2000 American Banker. All rts. reserv.

**Visa Moves Boldly, MasterCard with Caution: MasterCard is adding services piecemeal to its simpler system, but Visa plans a huge variety of services.**

9/TI/51 (Item 1 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**E-cash lays the foundations for private corporate currency creation**

9/TI/52 (Item 2 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**Regulatory, legal and managerial aspects of new developments in banking technology**

9/TI/53 (Item 3 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**PC-based home banking: Part II**

9/TI/54 (Item 4 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**Logging on to electronic means of payment**

9/TI/55 (Item 5 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**Banking on the Internet?**

9/TI/56 (Item 6 from file: 268)  
DIALOG(R) File 268:(c) 2000 Bell & Howell. All rts. reserv.

**Dialling for dollars**  
?

8/3,AB/1 (Item 1 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00099231 DOCUMENT TYPE: Review

**PRODUCT NAMES:** CyberCoin (636479); Secure Internet Payment Service  
(651117); E-Cash (546526); Net.Commerce (627291)

**TITLE:** The Dollars and Cents of Electronic Commerce  
**AUTHOR:** Barney, Cliff Hood, Phil  
**SOURCE:** NewMedia, v6 n16 p40(1) Dec 9, 1996  
**ISSN:** 1060-7188  
**HOME PAGE:** <http://www.newmedia.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

CyberCash's CyberCoin and Secure Internet Payment Service, First Virtual Holdings' Internet Payment System, and IBM's Net.Commerce are electronic money products highlighted. CyberCoin is designed for small online monetary transactions from 25 cents to 10 dollars, and requires users to download an electronic wallet. The user then registers online to have identify validated. Banks supporting CyberCoin offer accounts that hold money transferred to the wallet, so the sum stays in the banking system's records. Other methods are credit-card purchases in which the seller's account is **credited** before the **buyer** 's. NetCheque, an electronic check system, works the same way. **Digicash** 's **E -Cash** and smart cards **debit** the **buyer** 's account with money for later use. Mondex International's smart card system uses a wallet about the size of a pocket calculator that downloads small quantities of cash to a smart card. Transactions are anonymous, and Mondex readers can be attached to cash registers, kiosks, and computers. Automated Teller Machine (ATM) systems everywhere could conceivably also be updated for use with a PC Card reader to pay for an online transaction. All such systems require hidden, encrypted information to prevent hackers from getting at private financial information, and to ensure authentication of buyers and sellers over the Internet. An alternative method is First Virtual Holdings' acquisition of credit-card numbers over the phone, with a personal identification number issued to users, and transactions confirmed by e-mail.

REVISION DATE: 20000228

8/3,AB/2 (Item 2 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00094623 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Millicent (626112); IBM Internet Keyed Payment (595683)

**TITLE:** Buying data bit by bit with Microcash  
**AUTHOR:** Kosiur, Dave  
**SOURCE:** PC Week, v13 n34 pN3(2) Aug 26, 1996  
**ISSN:** 0740-1604  
**HOME PAGE:** <http://www.pcweek.com>

**RECORD TYPE:** Review



REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Ronald Rivest's PayWord, Adi Shamir's MicroMent, DEC's Millicent, IBM's Internet Keyed Payments, and Marvin Sirbu's NetBill are examples of microcash products (subsets of electronic cash that allow vendors to charge pennies or less for small amounts of content). Microcash system designers see two potential markets, traditional print publishers who want to grow markets by providing electronic versions of hard copy publication, and a market of self-publishers who use World Wide Web to provide specialized content to particular groups of users. Both digital cash and microcash involve three parties in transactions: customers, merchants, and brokers (banks, **credit** clearinghouses, or digital cash systems). Digital cash systems like **Digicash** issue 'money' that allows private, secure money **exchange** transactions without **credit** cards. Digital cash's broker-defined money is the basis for microcash because of the transaction sizes and the transmission speed required.

REVISION DATE: 19990530

8/3,AB/3 (Item 3 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00092364 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

TITLE: The Buck Starts Here  
AUTHOR: Steinert-Threkeld, Tom  
SOURCE: Wired, v4 n8 p132(7) Aug 1996  
ISSN: 1059-1028  
HOMEPAGE: <http://www.wired.com/issue> & volume

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Electronic payments that are part of Internet marketing could revolutionize the pricing of goods because users can pay for World Wide Web pages, paragraphs of text, or other digital goods in fractions of cents. 'Microtransactions' below the level of credit cards, which have high overhead and usually require a purchase of \$5.00 or more, are possible. To allow hundredths of cents to be denominations, communications and computing resources must be used efficiently. 'Nanobuck' transaction vendors include First Virtual, which gives buyers ID numbers after receiving their **credit** card numbers. The ID numbers are used for online transactions. **CyberCash** transmits **money** to a merchant's account when the **buyer** authorizes the transaction. Other methods discussed include NetBill, **DigiCash**, and Millicent.

REVISION DATE: 19990530

8/3,AB/4 (Item 4 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00090419 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Internet Utilities (834904)

**TITLE:** Off to the Races

**AUTHOR:** Mier, Edwin

**SOURCE:** Network World, v13 n8 pS4(5) Feb 19, 1996

**ISSN:** 0887-7661

**HOME PAGE:** <http://www.nwfusion.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

A simulated Internet 'horse race' looks at possible winners in important Internet and World Wide Web software markets. Categories of software evaluated include access, server, commerce and security, and search products. Major mounts for access include Netscape Communications, Microsoft, and Spyglass, which licenses a browser based on NCSA Mosaic to other vendors. Server software is dominated by Netscape for commercial markets and will retain this lead because newer offerings all use Netscape's server software. An important entry in the commerce and security market is CyberCash, an operator of an electronic **credit** card payment system, Secured Internet Payment Services. **DigiCash** is also a strong bet. As for search technologies, many **vendors**, including IBM, DEC, Yahoo, and Lycos, are planning either for-fee or free, advertising-based offerings.

**REVISION DATE:** 20000430

?

?t /3,k/1-2

7/3,K/1 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0017398 NY102  
**GOVERNMENT OF ARGENTINA TO SIGN FINANCING AGREEMENT**

DATE: August 20, 1987 WORD COUNT: 685

...and  
agencies of Argentine banks on Sept. 30, 1984.

The menu-of-options items contained in the agreement are the World Bank co-financing, the **trade credit** facility, the investment fund, a debt-equity conversion program; early participation fees, new **money bonds** and **alternative** participation instruments. The menu approach offers a selection of options designed to make new money packages more attractive to lenders and to support a country...

7/3,K/2 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03290069 Supplier Number: 46759842 (USE FORMAT 7 FOR FULLTEXT)  
**Netscape to Bundle CyberCash**  
dot.COM, v3, n7, pN/A  
Oct 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 272

... jointly market these Internet payment solutions to consumers and businesses, and will work together on efforts to accelerate the deployment of Secure Electronic Transactions (SET) **credit** card payment protocol in the marketplace.

**CyberCoin** is a payment service which permitsonline **purchases** for items costing between 25 cents and \$10.00. This new payment solution opens up significant opportunities for merchants to **market** low cost, high **value** items such as news and information, graphics, games and music. It also allows merchants to unbundle larger product offerings, and sell them in smaller increments...

?t 36/3,k/1-37  
>>>KWIC option is not available in file(s): 77  
>>>Set 36 does not exist  
?t 6/3,k/1-37  
>>>KWIC option is not available in file(s): 77

**6/3,K/1 (Item 1 from file: 2)**  
DIALOG(R)File 2:INSPEC  
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5423003

**Title: E - cash lays the foundations for private corporate currency creation**

Author(s): Birch, D.; McEvoy, N.  
Author Affiliation: Hyperion Consultancy, UK  
Journal: Financial Technology International Bulletin - FTiB vol.14,  
no.2 p.6-9  
Publisher: Banking Technology,  
Publication Date: Oct. 1996 Country of Publication: UK  
CODEN: FTIBFY  
Material Identity Number: 0542-96010  
Language: English  
Copyright 1996, IEE

**Title: E - cash lays the foundations for private corporate currency creation**

...Abstract: as a whole several billions of pounds per annum because they are expensive to produce, secure, transport, count and so forth. And you can't **buy** things online with them. Around the world, electronic purse initiatives have (in a very short time) gone from the drawing board to the high street...

... schemes already in operation, with more coming online all of the time. These schemes are, with the exception of Mondex in the UK, pre-authorized **debit** cards aimed at reducing the transaction costs associated with making small **purchases** at retail points of sale.

Descriptors: **debit** transactions...

Identifiers: **E -cash** ; ...

...pre-authorized **debit** cards...

...small **purchases** ;

**6/3,K/2 (Item 2 from file: 2)**  
DIALOG(R)File 2:INSPEC  
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5420800

**Title: From surfing to sourcing**

Author(s): Tulip, S.  
Journal: Supply Management vol.1, no.16 p.24-7  
Publisher: Personnel Publications for Chartered Inst. Purchasing & Supply

Publication Date: 17 Oct. 1996 Country of Publication: UK  
CODEN: SUMAFV ISSN: 1362-2021  
SICI: 1362-2021(19961017)1:16L:24:FSS;1-N  
Material Identity Number: F147-96008  
Language: English  
Copyright 1996, IEE

Abstract: In the past, many **purchasing** professionals have rejected electronic commerce on the Internet as the dream of enthusiasts and software **sellers**. Electronic commerce is taking off, fuelled by the commercial judgement of thousands of individual firms. What is also interesting are the issues it is throwing at governments bandwidth (land and satellite), anti-encryption laws, regulation of **money** supply ( **electronic credit** ), control of taxation, electronic cartels, etc.

...Descriptors: **purchasing** ;

Identifiers: **purchasing** ;

6/3,K/3 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

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5310124 INSPEC Abstract Number: C9608-7120-014

**Title: Revokable and versatile** electronic money

Author(s): Jakobsson, M.; Yung, M.

Author Affiliation: Dept. of Comput. Sci. & Eng., California Univ., San Diego, La Jolla, CA, USA

Conference Title: 3rd ACM Conference on Computer and Communications Security p.76-87

Publisher: ACM, New York, NY, USA

Publication Date: 1996 Country of Publication: USA ix+179 pp.

ISBN: 0 89791 829 0 Material Identity Number: XX96-00937

U.S. Copyright Clearance Center Code: 0 89791 829 0/96/03.\$3.50

Conference Title: Proceedings of 3rd ACM Conference on Computer and Communications Security

Conference Sponsor: ACM

Conference Date: 14-16 March 1996 Conference Location: New Delhi, India

Language: English

Copyright 1996, IEE

**Title: Revokable and versatile** electronic money

...Abstract: of our investigation. The proposed scheme is efficient and easily extends the basic needs of a practical payment scheme to allow for coin divisibility, checks, **credit** card **purchases** and surety bonds. Moreover, the system (unlike some previous ones) is robust against problems arising from spurious equipment.

Identifiers: versatile **electronic money** ; ...

...**credit** card **purchases** ;

6/3,K/4 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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4989654

**Title: Toward** electronic money: **some Internet experiments**

Author(s): Dyson, P.E.

Journal: Seybold Report on Desktop Publishing vol.9, no.10 p.3-11

Publication Date: 10 June 1995 Country of Publication: USA

CODEN: SRDFED ISSN: 0889-9762

Language: English

Copyright 1995, IEE

**Title: Toward** electronic money: **some Internet experiments**

Abstract: Looks at four approaches to Internet commerce and fund

movement. CommerceNet and Netscape have found ways to transmit **credit** -card numbers securely from **buyers** to **sellers**, but otherwise they rely on existing financial mechanisms. First Virtual has set itself up as a intermediary between **buyers** and **sellers**, both to protect its clients' privacy and to aggregate transactions for lower costs. **DigiCash** is running a pro forma experiment with CyberBucks that are not convertible to real currency; its system allows near-perfect privacy and very low costs.

...Descriptors: **credit** transactions

...Identifiers: **electronic money** ; ...

...**credit** card numbers...

...**DigiCash** ;

6/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03777487 INSPEC Abstract Number: C91005142

**Title: Anonymous one-time signatures and flexible untraceable electronic cash**

Author(s): Hayes, B.

Author Affiliation: Xerox Palo Alto Res. Center, CA, USA

Conference Title: Advances in Cryptology-AUSCRYPT '90 International Conference on Cryptology. Proceedings p.294-305

Editor(s): Seberry, J.; Pieprzyk, J.

Publisher: Springer-Verlag, Berlin, West Germany

Publication Date: 1990 Country of Publication: West Germany ix+462 pp.

ISBN: 3 540 53000 2

Conference Date: 8-11 Jan. 1990 Conference Location: Sydney, NSW, Australia

Language: English

Abstract: Traditional systems of **exchange** have many weaknesses. Cash is anonymous, but is prone to loss and theft. Signed notes, such as checks and letters of **credit**, are only valuable to the payee, but carry an audit trail which tells of past transactions, giving up the privacy of those transactions. Also, security rests on making currency hard to duplicate, and making signatures hard to forge. This paper introduces a transferable **currency** based on **digital** signatures giving theft-resistance and anonymous private transactions. The protocol resembles endorsements of cashier's checks, with the additional feature that, like letters of **credit**, some portion of the value of the check can be spent and the remainder retained. The currency is easy to duplicate, being just a bit...

...Identifiers: **exchange** ;

6/3,K/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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03753531 INSPEC Abstract Number: C90071776

**Title: Untraceable electronic cash**

Author(s): Chaum, D.; Fiat, A.; Naor, M.

Author Affiliation: Center for Math. & Comput. Sci., Amsterdam, Netherlands

Conference Title: Advances in Cryptology - CRYPTO '88. Proceedings p. 319-27

Editor(s): Goldwasser, S.

Publisher: Springer-Verlag, Berlin, West Germany  
Publication Date: 1990 Country of Publication: West Germany xi+591  
pp.  
ISBN: 3 540 97196 3  
Conference Sponsor: Int. Assoc. Cryptologic Res  
Conference Date: 21-25 Aug. 1988 Conference Location: Santa Barbara,  
CA, USA  
Language: English

Abstract: Chaum (1985, 1988) has introduced unconditionally untraceable **electronic money**. But what is to prevent anyone from making several copies of an electronic coin and using them at different **shops**? On-line clearing is one possible solution though a rather expensive one. Paper banknotes don't present this problem, since making exact copies of them is thought to be infeasible. Nor do **credit** cards, because their unique identity lets the bank take legal action to regain overdrawn balances, and the bank can add cards to a blacklist. Generating...

... should be difficult for anyone, unless it is done in cooperation with the bank. The RSA digital signature scheme can be used to realize untraceable **electronic money**. This **money** might be of the form  $(x, f(x)/\sup 1/3/ \pmod n)$  where  $n$  is some composite whose factorization is known only to the...

...Identifiers: unconditionally untraceable **electronic money** ;

6/3,K/7 (Item 7 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03262527 INSPEC Abstract Number: C89003901

Title: Electronic money: **smart cards increase economy and convenience in cash transfer**

Author(s): Dorner, H.

Journal: COM vol.23, no.4 p.14-17

Publication Date: July-Aug. 1988 Country of Publication: West Germany

CODEN: CCOMECE ISSN: 0177-7025

Language: German

Title: Electronic money: **smart cards increase economy and convenience in cash transfer**

Abstract: Advantages and facilities of magnetic strip bank cards are reviewed. Card owners often **buy** on impulse, cards enable **credit** transfer to be rationalised, and payments can be made electronically via point-of-sale terminals operating at special network junction points. Smart cards increase economy...

...Identifiers: **electronic money** ; ...

...**credit** transfer

6/3,K/8 (Item 8 from file: 2)  
DIALOG(R)File 2:INSPEC  
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03143036 INSPEC Abstract Number: C88034547

Title: **Chip cards. Cards with a memory**

Author(s): Schrother, E.

Journal: Funkschau no.7 p.50-2

Publication Date: 25 March 1988 Country of Publication: West Germany

CODEN: FUSHA2 ISSN: 0016-2841  
Language: German

Abstract: Chip cards, which can be as thin as 0.76 mm, and also flexible, are now in use as **electronic money**, identification devices or information stores. Essentially, the core of such a smart card consists of a logic unit and a store, the latter being open...

... stations. By the mid-1990s half of Germany's 130000 public telephones will be so equipped. Various applications are discussed, like use for Btx services, **credit** transactions, **shopping**, access to the mobile C-network, etc.

Descriptors: **credit** transactions...  
Identifiers: **electronic money** ; ...

...**credit** transactions...

...**shopping** ;

6/3,K/9 (Item 9 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03085604 INSPEC Abstract Number: C88020026

**Title: One star more for hotels**  
Author(s): Gilch, G.  
Author Affiliation: Siemens AG, Munchen, West Germany  
Journal: COM vol.22, no.6 p.46-7  
Publication Date: Nov.-Dec. 1987 Country of Publication: West Germany  
CODEN: CCOMEC ISSN: 0177-7025  
Language: German

...Abstract: describes the ORION system for handling hotel bookings and managing a guest's stay. For example: the system automatically switches a room telephone to the **exchange** line on the guest's arrival, provides an **electronic** mailbox, provides **money** -market data, gives early-morning calls, prints out the bill in detail, and accepts **credit** card payments. ORION connects the hotel computer to the internal communications network and uses the Hicom ISDN system combined with an MX2 or PCD-2.

...Identifiers: **exchange** line...

...**credit** card payments

6/3,K/10 (Item 10 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

02559101 INSPEC Abstract Number: D86000071

**Title: The electronic letter of credit**  
Journal: Banking World vol.3, no.10 p.50  
Publication Date: Oct. 1985 Country of Publication: UK  
CODEN: BAWOEX ISSN: 0737-6413  
Language: English

**Title: The electronic letter of credit**

Abstract: The expansion of electronic banking into **trade** finance services now means that few companies-if served by the technology leaders-can complain about delays in initiating payments, checking their



accounts and currency exposure. Letters of **credit** can be sent from computer terminals to the other side of the world. American institutions like Citibank and Chase lead the way. In March last year Citibank christened its first US overseas electronic letter of **credit** from a micro in New York to Citibank Hong Kong. This April Citibank made WorldLink, its **electronic currency** draft service run on the IBM PC, widely available to businesses and banks that need to make frequent foreign currency payments thus adding to the...

Identifiers: electronic **credit** letters...

...**trade** finance services...

...**electronic currency** draft service

6/3,K/11 (Item 11 from file: 2)

DIALOG(R)File 2:INSPEC

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02542032 INSPEC Abstract Number: D85002845

**Title: Marketing (insurance) in the electronic era**

Author(s): Nordhaus, G.

Journal: Best's Review - Property/Casualty Insurance Edition vol.86, no.5 p.38-42

Publication Date: Sept. 1985 Country of Publication: USA

CODEN: BRPIDU ISSN: 0161-7745

Language: English

...Abstract: revolution in the history of marketing insurance and financial products. The development of electronic marketing can be attributed primarily to the advent of the sophisticated **buyer**, a person who understands the value of **money**. **Electronic** technology offers a number of innovative methods to market the insurance product. The first is the automated teller machine (ATM). Point-of-sale systems (POS) that let consumers use **debit** cards will proliferate over the next decade. Videotex will be available in practically every home in three to four years. Target marketing forms an integral...

...Identifiers: **debit** cards

6/3,K/12 (Item 12 from file: 2)

DIALOG(R)File 2:INSPEC

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02380683 INSPEC Abstract Number: D85000336

**Title: Push-button brokerage in the bank lobby**

Author(s): Tracy, E.J.

Journal: Fortune International vol.110, no.13 p.57

Publication Date: 24 Dec. 1984 Country of Publication: USA

CODEN: FOINEY ISSN: 0738-5587

Language: English

...Abstract: While customers now must use an attached telephone to place orders, the bank hopes to convert the keyboard later on so they can punch in **buy** and **sell** commands. The automated teller machine system, which it operates jointly with other banks, is the largest shared network in the country, with 850 installations in ten states. MCorp is a leading promoter of the **debit** card, the equivalent of **electronic currency**. When a **debit** card is inserted into a retailer's 'point of sale' terminal, the money is instantly transferred from a customer's bank account to the

merchant...

...Identifiers: **debit** card...

...**electronic** currency

**6/3,K/13** (Item 13 from file: 2)

DIALOG(R)File 2:INSPEC

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02372015 INSPEC Abstract Number: C85007254

**Title: Clever cards. Chip cards replace cash**

Journal: Chip no.10 p.32-4

Publication Date: Oct. 1984 Country of Publication: West Germany

CODEN: CHIPDP ISSN: 0170-6632

Language: German

Abstract: The advent of '**electronic money**', rather than 'plastic money', is discussed. The article describes plastic cards, with built-in microprocessor, which will make cheque books superfluous, open doors and dispense with the need for cash. It explains the evolution of these plastic cards and how they can help security for the banks, the **shops** and the user. In France, such an **electronic money** card has already been developed with success. It is the same size as a conventional **credit** card, contains a microprocessor and some semiconductor storage, and has twenty times the storage capacity of the conventional magnetic-strip card. It can also make...

...Identifiers: **shops ; electronic money** card...

...**credit** card

**6/3,K/14** (Item 14 from file: 2)

DIALOG(R)File 2:INSPEC

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02311824 INSPEC Abstract Number: D84002459

**Title: Visa global network connects nearly 400 ATMs**

Author(s): Rosenblum, D.

Journal: Bank Systems & Equipment vol.21, no.7 p.83-5

Publication Date: July 1984 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

...Abstract: Visa announced in December, 1981, that it would provide ATM interchange for its members through its Global ATM Programme, 84 banks, savings and loans, and **credit** unions have signed up, committing nearly 6500 machines in 30 nations. 383 ATMs are already operational. They are connected by Visa International's global telecommunications...

... Global ATM Programme is a network of fully shared automated teller machines installed at key locations around the world. These member-owned ATMs, identified as '**Electronic Money**', are being placed in airports, rail facilities, downtown locations, tourist attractions, **shopping** districts and business centers.

Identifiers: **Electronic Money** System...

**6/3,K/15** (Item 15 from file: 2)

DIALOG(R)File 2:INSPEC

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02269208 INSPEC Abstract Number: C84028247

**Title: The electronic seal used to protect electronic money in Sweden**

Author(s): Linden, C.

Journal: Informatique et Gestion no.144 p.74-80

Publication Date: Sept. 1983 Country of Publication: France

CODEN: IFQGAJ ISSN: 0020-062X

Language: French

**Title: The electronic seal used to protect electronic money in Sweden**

Abstract: **Electronic money** is used both by individuals and societies; the former use electronic cards, **credit** cards, parking cards and telephone cards. There has not been much discussion about transactions between societies, banks and administration. Large amounts of money are conserved...

... measures taken to date are satisfactory for involuntary errors, but not so for voluntary or deliberate crime. It is almost impossible to discover fraud in **electronic money** transactions because it is hard to identify the individual who gives the order, and especially if the transaction is through a communication network the address of the sender is hard to establish. Since computer programming is widespread in Sweden, anyone can learn a simple programme, **buy** time on a computer, alter a disk to transfer money to his account, alter the disk so that the fraud is covered up and go...

...Identifiers: **credit** cards...

...**electronic money** transactions

6/3,K/16 (Item 1 from file: 35)

DIALOG(R) File 35:DISSERTATION ABSTRACTS ONLINE

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01454364 ORDER NO: AADAA-I9602413

**THE EFFECT OF EXCHANGE RATE MOVEMENTS ON A COUNTRY'S DEBT SERVICING ABILITY (THE CASE OF INDONESIA): GMM ESTIMATION OF ARCH MODEL**

Author: SUPRIJANTO, AGUS

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF COLORADO AT BOULDER (0051)

Source: VOLUME 56/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3672. 117 PAGES

**THE EFFECT OF EXCHANGE RATE MOVEMENTS ON A COUNTRY'S DEBT SERVICING ABILITY (THE CASE OF INDONESIA): GMM ESTIMATION OF ARCH MODEL**

**Exchange** rate volatility and a sharp increase in the developing countries' external debt characterized the world's financial situation in the 1970s. The excessive turbulence of **exchange** rates kept increasing in the 1980s, and many developing countries continued to accumulate external debt. For most developing countries, external debt is essentially bank debt and usually is subject to **exchange** rate risks. Despite this fact, developing countries generally have not utilized international financial markets to reduce these **exchange** rate risks.

Kroner and Claessens (1991) proposed a dynamic portfolio model as a financial hedging instrument against unanticipated **exchange** rates movements in the form of the currency composition of existing external liabilities. By choosing the appropriate currency composition of their

external debt, developing countries can reduce the exposures associated with **exchange** rate, interest rate, and commodity price movements.

Kroner and Claessens concluded that the optimal portfolio is determined by the conditional variance of the **exchange** rate changes and the conditional covariance between the **exchange** rate changes and the changes in the terms of **trade**. These two second moments are allowed to vary with time and are estimated using a random walk with ARCH model. Given the distributional properties of the **exchange** rate changes, this study uses the generalized method of moment (GMM) estimation as its estimation technique.

The model is applied to Indonesian data to examine the effect of **exchange** rate movements on Indonesia's debt servicing ability. This study finds that in terms of the Indonesian economy, the U.S. dollar is the only currency that bears no risk. Regardless of the **creditor** country and considering that **exchange** risk applies for both **creditor** and debtor countries, the Indonesian government should be able to negotiate all its debt contracts and obligations so that they are pegged to the U.S. **dollar**.

**Alternatively**, the government may use currency conversion options. A number of rescheduling agreements between developing countries and commercial banks have provided currency conversion options for non...

6/3,K/17 (Item 2 from file: 35)  
DIALOG(R)File 35:DISSERTATION ABSTRACTS ONLINE  
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913712 ORDER NO: AAD86-09404

**THE ECONOMICS OF AN ELECTRONIC SYSTEM OF EXCHANGE**

Author: NIMAN, NEIL BRUCE

Degree: PH.D.

Year: 1985

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)

Source: VOLUME 47/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 598. 111 PAGES

**THE ECONOMICS OF AN ELECTRONIC SYSTEM OF EXCHANGE**

The transition from direct to indirect systems of **exchange**, has often been explained in the context of finding a solution to the problem of the double coincidence of wants. Numerous authors have explained the existence and evolution of media of **exchange**, as being motivated by the desire to reduce transactions costs. The central thesis of this dissertation, is that electronic impulses offers a lower cost alternative to our current paper-based transactions mechanism.

The technology for the development of regional direct **debit** point-of-sale networks not only exists, but is shown to provide the means for processing transactions at a cost substantially lower than current payments media i.e. **cash**, checks, **credit** cards. A basic engineering approach to system design, is coupled with an economic analysis of the costs and choices available in the development of a...

...the "new monetary economics." It is then concluded that while the development of an electronic transactions mechanism eliminates the need for a physical medium of **exchange**, money defined in terms of service flows continues to exist, and therefore does not lead to a fundamental restructuring of monetary relationships.

...

6/3,K/18 (Item 3 from file: 35)  
DIALOG(R)File 35:DISSERTATION ABSTRACTS ONLINE  
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843557 ORDER NO: AAD84-11908

**A MODEL OF THE MONETARY SECTOR OF KUWAIT (REACTION FUNCTION, STERILIZATION, CONTROL)**

Author: GHULOUM, MOHAMMED HAIDER  
Degree: PH.D.  
Year: 1984  
Corporate Source/Institution: CLAREMONT GRADUATE SCHOOL (0047)  
Source: VOLUME 45/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 589. 209 PAGES

...1982. The analysis can be extended, with some modifications, to several other petroleum-producing Gulf states. In the money supply model, the flow of foreign **exchange** earnings is traced from the external sector, through government domestic expenditures, and into the private sector. This study hypothesizes that government domestic expenditure and domestic **credit** expansion are the major forces influencing monetary growth in Kuwait.

**Alternative money** supply reaction functions are estimated in order to determine the effects of these variables and the balance of external payments on monetary aggregates. In addition...  
...concludes that monetary expansion in Kuwait is determined in the short run mainly by pressures for accommodation which result from government domestic expenditures and domestic **credit** expansion. In the long run the predominant influence on money is that of external payments, through its effects on the state budget which is based...

6/3,K/19 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00441199 96LK11-003

**Pay with a CyberCoin**  
LINK-UP , November 1, 1996 , v13 n6 p1, 36, 2 Page(s)  
ISSN: 0739-988X  
Company Name: CyberCash  
Product Name: **CyberCoin**

**Pay with a CyberCoin**  
Product Name: **CyberCoin**

Introduces **CyberCoin** , a new payment service for Web-based transactions of less than \$10, from CyberCash Inc. (800). Claims that the service is ``free, easy to use, and secure.'' Hints that **CyberCoin** will encourage impulse **buying** over the Internet, by offering a simplified way for consumers to **purchase** low-cost i Explains that **CyberCoin** utilizes an Internet Wallet, which enabl encrypted transactions using one of a selection of payment option including the consumer's bank account or major **credit** card. Indicates plans by CyberCash to work with banks to implement the technology. (kgh)

Descriptors: Online Transaction Processing; World Wide Web; Electronic Banking; Electronic **Shopping**

Identifiers: **CyberCoin** ; CyberCash

6/3,K/20 (Item 2 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00438815 96PK10-014

**Electronic commerce edges closer -- SET standard still to come, but other pieces are nearly complete**

Kosiur, Dave

PC WEEK , October 7, 1996 , v13 n40 pN3, N23, 2 Page(s)

ISSN: 0740-1604

...rank the holder with regard to the level of confirmation or identity. Indicates that SET requires that an individual possess a digital certificate for each **credit** card that he plans to use, and two drafts of the SET protocol have been made available for public review, and SET is expected to...

Descriptors: **Electronic Shopping ; Electronic Banking; Security; Money ; World Wide Web; Business**

**6/3,K/21 (Item 3 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2000 Info. Today Inc. All rts. reserv.

00432044 96IE08-002

**Laying the track -- It has taken a number of deals and technological innovations to establish systems and standards that will enable Net commerce to...**

Angell, David

Internet World , August 1, 1996 , v7 n8 p34-36, 2 Page(s)

ISSN: 1064-3923

...provide a means for encrypting communications between servers and Web browsers. Notes that micropayment systems are designed for high-volume, low-value transactions and include **digital currency** and **digital** payment systems. Says that the emergence of a unified standard from Visa and MasterCard, called Secure Electronic Transactions, promises to bring the full force of **credit** and **debit** card transactions to the Internet by the end of this year. States that the fourth type of secure-transaction online system is Electronic Data Interchange...

Descriptors: Online Transaction Processing; Electronic Banking; Internet; Security; Business; **Electronic Shopping**

**6/3,K/22 (Item 4 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00429161 96IE07-007

**Cashflow -- Dan Lynch talks about e-finance**

Ubois, Jeff

Internet World , July 1, 1996 , v7 n7 p74-80, 6 Page(s)

ISSN: 1064-3923

Company Name: CyberCash

Presents an interview with Dan Lynch, founder and chairman of the board of directors of CyberCash Inc., a developer in the field of **electronic money** . Mr. Lynch offers his perspective on the advantages of digital cash, the risks of conducting online transactions using bank account numbers and **credit** cards, the marketing of CyberCash to **vendors** , the development of new applications for electronic financial transactions, and the future of business on the Net. Also expresses his views on the advent

of...

6/3,K/23 (Item 5 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2000 Info. Today Inc. All rts. reserv.

00424149 96PI05-213  
**Digital bucks? stop here**  
Rupley, Sebastian  
PC Magazine , May 28, 1996 , v15 n10 p54-60, 3 Page(s)  
ISSN: 0888-8507

Presents a **buyers** ' guide to six service offerings for electronic commerce. Services reviewed are: CyberCash (\$NA), which provides a streamlined way to spend; **DigiCash ecash** (\$NA), from **DigiCash** of Amsterdam, Netherlands, which offers fascinating intellectual property and unusual doodads; First Virtual (\$2 for VirtualPIN ID), which provides a hybrid between pure **credit** -card transactions and digital cash; CheckFree (\$5.95 monthly for first 20 payments), which provides added security over direct online **credit** card transactions; eShop Plaza (\$NA), a ``shining example of the virtual mall;'' and Cybertown (\$NA), offering ``one of the best selections available anywhere on the...

Descriptors: Electronic **Shopping** ; **Vendor** Guide; World Wide Web;  
Online Transaction Processing; Security; Internet

6/3,K/24 (Item 6 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00405535 95WW12-003  
**AT&T using internal Web to test digital payments**  
Booker, Ellis  
WebWeek , December 1, 1995 , v1 n8 p1, 4, 2 Page(s)  
ISSN: 1081-3071  
Company Name: AT&T

Reports that AT&T is testing several digital cash technologies as well as its own Anonymous **Credit** Card system to determine whether these might be useful in facilitating internal money transfers. Says the company is trying to create a common internal currency...

... market to others. Notes that the company still has to understand the economic implications of an internal currency and on how the taxation of the **digital currencies** will be handled. Contains the sidebar ``Schemes for Net payment'' (p4) by Ellis Booker. (DPM)

Descriptors: **Money** ; **Electronic Shopping** ; **Online** Transaction Processing; Business

6/3,K/25 (Item 7 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00400228 95WW10-012  
**Virtual Vineyards taps Cybercash's technology**  
Narayan, Shoba  
WebWeek , October 1, 1995 , v1 n6 p21, 1 Page(s)  
ISSN: 1081-3071

Company Name: Virtual Vineyards; CyberCash

... upon the financial technology provided by CyberCash of Redmond Shores, CA. Discusses the three electronic services offered by CyberCash's Secure Internet Payment Service including **credit** card, cash, and coin payments, and describes how these transactions are conducted online. Compares the transaction services offered by several other companies with CyberCash, whose method includes online authorization of **credit** cards prior to accepting orders which saves Virtual Vineyards time, manpower, and expensive processing procedures. Maintains that not only does the use of the service save money, but by encrypting **credit** card numbers, it offers a level of security that should attract even more **buyers** to the Virtual Vineyards site. (CH)

Descriptors: Online Transaction Processing; World Wide Web; Case Study ; **Electronic Shopping** ; **Money** ; Security; Cryptology

**6/3,K/26 (Item 8 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00393867 95OV08-001

**Toolbooths, not billboards: the paradigm for Internet business**

Birch, David G W

Online & CD-ROM Review , August 1, 1995 , v19 n4 p195-202, 8 Page(s)

ISSN: 0309-314X

Company Name: Hyperion

Discusses the development of electronic banking, particularly the Mondex **e - cash** scheme of Hyperion Ltd. of Surrey, UK. Notes that the use of physical cash has been declining since the early 1970s, and that more and ...

... computer. Describes the Internet as an important proving ground for the new business structures and operating paradigms for the superhighway age. Explains the disadvantages of **credit** cards as being fraud, high transaction overheads, and merchants needing to belong to schemes. Emphasizes that using electronic cash, or **cybermoney**, should not require membership in a closed community; must not require trust; and must have low transaction overhead, as not having to call the bank...

Descriptors: **Electronic Banking**; **Money** ; **Electronic Shopping** ; **Online Transaction Processing**; **Business**

**6/3,K/27 (Item 9 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00388359 95OV06-006

**Online payment mechanisms**

Hyams, Peter

Online & CD-ROM Review , June 1, 1995 , v19 n3 p168-170, 3 Page(s)

ISSN: 0309-314X

Company Name: Electronic Business Co-Op; First Virtual

Product Name: Cybercash; **Netcash** ; **DigiCash**

Product Name: Cybercash; **Netcash** ; **DigiCash**

... electronic payment methods, considering the three approaches of centralized accounting (CA), electronic tokens (ETs), and electronic cash (EC). Says that CA payment schemes that is, **credit** cards, require the



**seller** to pre-register and that there are security concerns which may be overcome by secure transaction technology being developed by Visa and Microsoft. Claims that ETs such as Cybercash, **Netcash** , and **DigiCash** work by users withdrawing ETs from an issuing bank server interactively online or via e-mail, and are possible due to advances in cryptographic coding...

Descriptors: Online Transaction Processing; **Electronic Shopping** ; **Money** ; **Electronic Banking** ; Security  
Identifiers: Cybercash; **Netcash** ; **DigiCash** ; Electronic Business Co-Op; First Virtual

**6/3,K/28** (Item 10 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00387163 95BY06-006

**Cash on the wirehead -- You can't do business on the Internet if you can't pay your bills or get paid. Here's how**

Singleton, Andrew

BYTE , June 1, 1995 , v20 n6 p71-78, 6 Page(s)

ISSN: 0360-5280

Company Name: Cybercash; **Digicash** ; First Data/Netscape; First Virtual; Open Market

Company Name: Cybercash; **Digicash** ; First Data/Netscape; First Virtual; Open Market

Presents a **buyer** 's guide describing six digital-cash systems: Cybercash of Reston, VA (703), **Digicash** of Palo Alto, CA (415), First Data/Netscape (800), First Virtual (800), Open Market, Inc. of Cambridge, MA (617), and Wave Systems of New York...

... how customers and merchants are paid, how transactions are handled, accounting capabilities, risks to merchant and customer, security and privacy, problems, and whether it is **credit** - or **debit** -based. Indicates that Cybercash software provides a good portable ATM for home banking; **Digicash** 's **E - cash** software is convenient; First Data/Netscape requires a dedicated phone line; First Virtual has a try-before-you-buy approach; Open Market is entirely WWW-based; and Wave Systems is a hardware-based approach to digital cash via a chip. Includes one sidebar and a list of **vendors** . (jo)

Descriptors: **Electronic Banking**; **Money** ; Internet; **Vendor Guide**; Finances; Accounting; Online Transaction Processing  
Identifiers: Cybercash; **Digicash** ; First Data/Netscape; First Virtual; Open Market

**6/3,K/29** (Item 11 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00375639 95PI02-205

**Cybermall meets digicash**

Rupley, Sebastian

PC Magazine , February 21, 1995 , v14 n4 p31, 1 Page(s)

ISSN: 0888-8507

Company Name: First Virtual Holdings; **Digicash** ; Electronic Publishing Resources

**Cybermall meets digicash**

Company Name: First Virtual Holdings; **Digicash** ; Electronic Publishing Resources

Focuses on means of payment for financial transactions made on-line, noting that using **credit** cards in the on-line environment entails security risks as well as high overhead deriving from the complex authorization routines needed. Explains that many currency and **credit** card entities require a user's **credit** card information once, then use their own identification schemes to authorize any financial transactions made. Cites the example of First Virtual Holdings which charges the **seller** 29 cents per e-mail-based transaction plus 2% of charges. Notes that Amsterdam's **Digicash** asks users for their **credit** card data, then issues them virtual cash which is recognized as currency by more than 15 trial-run virtual merchants. Also describes how Electronic Publishing Resources is developing tools that allow third parties to invent their own **electronic currencies** ; and covers payments on the Microsoft Network, in addition to the Internet. (jo)

Identifiers: First Virtual Holdings; **Digicash** ; Electronic Publishing Resources

6/3,K/30 (Item 12 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00373225 95CW01-412

Electronic currency: **a cash cow**

Anthes, Gary H

Computerworld , January 30, 1995 , v29 n5 p54, 1 Page(s)

ISSN: 0010-4841

Electronic currency: **a cash cow**

... as well as legal and political issues are barring the widespread use of network-based payment mechanisms. Says electronic cash is attractive when used for **purchases** that are too small to be cost-justified as **credit** -card transactions. Notes that some of the emerging electronic payment methods are based on ordinary **credit** -card transactions, while others resemble checks, and still others are more like cash. Adds that research as well as commercial groups are attempting to combine...

Descriptors: Electronic Banking; Finances; Trends; **Electronic Shopping ; Money ; Law; Politics**

6/3,K/31 (Item 13 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00366805 94LK11-010

**Cash-in-hand or e- cash on the Internet -- It's the same difference**

Hewitt, Michael J

LINK-UP , November 1, 1994 , v11 n6 p14, 1 Page(s)

ISSN: 0739-988X

Company Name: **DigiCash**

Product Name: **E Cash**

**Cash-in-hand or e- cash on the Internet -- It's the same difference**

Company Name: **DigiCash**

Product Name: **E Cash**

Discusses **DigiCash** 's **E -Cash** , a system of digital cash, also called virtual cash. Says once the system becomes fully established, users will be able to send money over the Internet as securely and easily as sending

electronic mail. The basic procedure to access **E -Cash** is to enter **credit** card or bank account details online, then withdraw as needed after entering the correct password. **E -Cash** is stored online until the user finds an online retailer willing to honor it. Predicts it will be used for small sums, or where checks are impractical. Adds that **E - Cash** surcharges will be less than those imposed on **credit** card **purchases** . Says excess **E Cash** funds can be returned to the users' accounts. (LDS)

Descriptors: **Money ; Electronic Banking ; Future**

Identifiers: **E Cash ; DigiCash**

6/3,K/32 (Item 1 from file: 139)

DIALOG(R) File 139:Econ. Lit. Index

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392021

**REVIEW OF: Monetary policy and the design of financial institutions in China, 1978-90; Money, banking, and financial markets in China**

REVIEWER(S): Kumar, Anjali

REVIEWER(S) AFFILIATION: World Bank

JOURNAL NAME: Journal of Economic Literature,

JOURNAL VOLUME & ISSUE: 34 3,

PAGES: 1391-1393

PUBLICATION DATE: September 1996

ISSN: 0022-0515

DOCUMENT TYPE: Book Review

BOOK(S) REVIEWED:

Jin, Leroy. **Monetary policy and the design of financial institutions in China, 1978-90**. St. Antony's/Macmillan Series. New York: St. Martin's Press; London: Macmillan Press in association with St. Antony's College, 1994. (ISBN: 0-312-12274-8)

Yi, Gang. **Money, banking, and financial markets in China**. Boulder and Oxford: Westview Press, 1994. (ISBN: 0-8133-8441-9)

TEXT:

- ... present, focusing on the changing role of monetary aggregates in policy making. The breadth of the canvas of this book is vast and an inevitable **tradeoff** then is with depth of coverage. The outcome, not unexpectedly, is uneven. The author's contribution lies primarily in his documentation of institutional changes in...
- ... reform and in his attempts to capture the differences quantitatively. The greatest lacuna is the lack of a more finely tuned analysis of money and **credit** from 1979 to the present. Few would argue with the leitmotif of this study, that there has been a move toward a more active role...
- ... equally well be argued that Gang Yi's conclusion masks a reality in which the government's principal monetary instrument today remains the largely administered **credit** plan rather than the indirect control of money supply.  
The book begins, in Part I, with a well-summarized though largely descriptive account of the...
- ... exclusive use of M2, or broad money, in the money demand equation, implies that differences in the robustness of the specification which could arise from **alternative** measures of **money** are not evaluated.  
Part IV explores the relation between price reforms and inflation. The author points out the political difficulty of adjusting relative prices, explaining...

... governments in the Chinese form of decentralization are raised, the analysis of the links between these players and government's decisions regarding money supply, or **credit**, requires more elaboration.

A more detailed exposition of these factors is presented in Leroy Jin's book, which is devoted to an analysis of the...

... local levels of government. Unlike Gang Yi, Jin begins with a recognition of the fact that the government in China has relied largely on administrative **credit** controls to implement monetary policy, and so far, ... of bank deposits, given a lack of alternative nonmoney savings instruments, due to the limited development of the securities' market; (ii) periodic expansions of bank **credit**, lending largely for investment purposes. Why did the government tolerate such expansions, in a system where **credit** allocation was supposedly assigned by bank quotas? This question is addressed in Chapter 4, which points out that the **credit** quotas of the banking system were largely used up for nonpriority investments, and thus the government was obliged to permit further expansion of **credit** to target priority investments. Moreover, local governments had a bias toward new investments, rather than the "technical transformation" investments required to renovate, upgrade, and better...

... to that desired by the center. More funds would be required to meet national objectives, and in view of fiscal constraints, the only route was **credit** expansion.

Chapter 5 further elaborates the theme that tensions between the central and local governments were the cause of **credit** expansion. Jin points to the incentive incompatibility between a central government concerned with aggregate **credit** expansion and local governments competing to expand their individual industrial bases. Incompatibilities inherent in this situation are fueled by the relatively unusual features of China...

... of banks, including local branches of the central bank, were largely subordinate to local governments, and were obliged to comply with their pressures to expand **credit**. Thus the behavior and interests of the head office of the central bank could differ from its branch offices, and the appointment and dismissal of...

...expansion and subsequent contraction of 1988-89.

There is scope for fine-tuning of some parts of the story. The author's insistence that bank **credit** expansion was used to finance fixed investment rather than working capital may be unduly emphasized.

While supplements to local **credit** quotas from the center were indeed sought for the purpose of financing priority sector investments, they were also requested for paying workers' wages in periods...

... part of the reform period have had strong ownership links to both banks and local governments, and have provided an important channel for "leakages" of **credit** out of the banking system, not only to centrally designated priority sectors, but also, especially in 1992-93, to investments in real estate and other...

...DESCRIPTOR(S) (1991 forward only): E520); Monetary Policy, Central Banking, and the Supply of Money and **Credit** : General (flow of funds

...

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298256

**TITLE: Un modelo de valuacion del menu de opciones del Plan Brady:  
Aplicacion al caso argentino. (A Valuation Model of Brady Plan's  
Options Menu: Applications to the Argentinian Case. With English  
summary.)**

AUTHOR(S): Maia, Jose Luis

AUTHOR(S) AFFILIATION: Unlisted

JOURNAL NAME: Economica (National University of La Plata),

JOURNAL VOLUME & ISSUE: 38 1-2,

PAGES: 71-91

PUBLICATION DATE: 1992

ISSN: 0013-0419

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

**ABSTRACT:** The Brady Plan recognizes the need for debt reduction as a concerted action between the country debtor and the **creditor** banks. A typical deal negotiated with the **creditor** banks consists of alternative menu items for external debt reduction (cash **buybacks**, debt conversions partially guaranteed, or debt equity swaps). Those banks who participate in none of these debt reduction alternatives, generally must commit to provide a new money to the **creditor** country. The aim of this paper is to present a model of valuation of menu items for the Brady proposals that includes debt reducing and new **money alternatives**. We simulate the model of the Argentine case.

**6/3,K/34 (Item 3 from file: 139)**

DIALOG(R)File 139:Econ. Lit. Index

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265478

**TITLE: Electronic money flows: The molding of a new financial order**

AUTHOR(S): Solomon, Elinor Harris, ed.

PUBLICATION INFORMATION: Norwell, Mass. and Dordrecht: Kluwer Academic,

PAGES: xiii, 225

PUBLICATION DATE: 1991

ISBN: 0-7923-9134-9

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

**TITLE: Electronic money flows: The molding of a new financial order**

**DESCRIPTOR(S)** (1991 forward only): Monetary Policy, Central Banking, and the Supply of Money and **Credit** : General (flow of funds...

...**DESCRIPTOR(S)**: 3100); Open Economy Macroeconomics; **Exchange Rates**--General...

**6/3,K/35 (Item 4 from file: 139)**

DIALOG(R)File 139:Econ. Lit. Index

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113657

**TITLE: Domestic Credit and Money Ceilings under Alternative Exchange Rate Regimes**

AUTHOR(S): Day, William H. L.

JOURNAL NAME: International Monetary Fund Staff Papers,

JOURNAL VOLUME & ISSUE: 26 3,

PAGES: 490-512  
PUBLICATION DATE: Sept 1979  
ISSN: 0020-8027  
DOCUMENT TYPE: Journal Article

**TITLE: Domestic Credit and Money Ceilings under Alternative Exchange Rate Regimes**  
...DESCRIPTOR(S): 4312); **Exchange** Rates and Markets--Theory and Studies  
...

6/3,K/36 (Item 1 from file: 7)  
DIALOG(R)File 7:Social SciSearch(R)  
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02683980 GENUINE ARTICLE#: PT255 NO. REFERENCES: 38  
**TITLE: MARKET REACTION TO EARNINGS ANNOUNCEMENTS OF SUCCESSFUL EFFORTS AND FULL COST FIRMS IN THE OIL AND GAS-INDUSTRY**  
AUTHOR(S): BANDYOPADHYAY SP  
CORPORATE SOURCE: UNIV WATERLOO/WATERLOO N2L 3G1/ONTARIO/CANADA/  
JOURNAL: ACCOUNTING REVIEW, 1994, V69, N4 (OCT), P657-674  
ISSN: 0001-4826  
LANGUAGE: ENGLISH DOCUMENT TYPE: ARTICLE (Abstract Available)

ABSTRACT: From time to time over the last 25 years, the Accounting Principles Board (APB), the Financial Accounting Standards Board (FASB) and the Securities and **Exchange** Commission (SEC) have debated whether successful efforts (SE) or full cost (FC) accounting provides investors (**creditors**) with the more informative accounting numbers and thus should be mandated for all oil and gas firms.1 (See Deakin 1989 and Collins, Rozeff and...

...by accounting accruals. In the context of Ramakrishnan and Thomas' (1992) analysis, ERCs increase in persistence only when that persistence reflects underlying economic characteristics (i.e., cash flow effects).

6/3,K/37 (Item 2 from file: 7)  
DIALOG(R)File 7:Social SciSearch(R)  
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00795189 GENUINE ARTICLE#: HU775 NO. REFERENCES: 7  
**TITLE: DOMESTIC CREDIT AND MONEY CEILINGS UNDER ALTERNATIVE EXCHANGE -RATE REGIMES**  
AUTHOR(S): DAY WHL  
CORPORATE SOURCE: INT MONETARY FUND,DEPT RES,DIV EXTERNAL  
ADJUSTMENT/WASHINGTON//DC/20431  
JOURNAL: INTERNATIONAL MONETARY FUND STAFF PAPERS, 1979, V26, N3, P490-512  
LANGUAGE: ENGLISH DOCUMENT TYPE: ARTICLE

**TITLE: DOMESTIC CREDIT AND MONEY CEILINGS UNDER ALTERNATIVE EXCHANGE -RATE REGIMES**

?t /3,k/1-10

>>>KWIC option is not available in file(s): 77

**12/3,K/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

5018100 INSPEC Abstract Number: B9509-7210B-015, C9509-7410H-062

**Title:** Virtual instrumentation saves money

Author(s): Crouch, G.

Author Affiliation: Nat. Instrum. Corp., Austin, TX, USA

Journal: Evaluation Engineering vol.34, no.4 p.35, 37-40

Publication Date: April 1995 Country of Publication: USA

CODEN: EVENAE ISSN: 0149-0370

Language: English

Copyright 1995, IEE

**Title:** Virtual instrumentation saves money

...Abstract: you with the ability to design instruments that exactly meet your needs. Virtual instrumentation combines general-purpose computers with a variety of instrumentation hardware, so **shared** resources perform the acquisition, analysis and presentation of your data. To maximize the power of virtual instrumentation in your next test system, begin by understanding ...

...Identifiers: **shared** resources

**12/3,K/2 (Item 1 from file: 35)**

DIALOG(R)File 35:DISSERTATION ABSTRACTS ONLINE

(c) 2000 UMI. All rts. reserv.

817595 ORDER NO: AAD83-17702

**TIME SERIES RESPONSE PATTERN AND THE TEST OF FOREIGN EXCHANGE MARKET EFFICIENCY**

Author: TUBTIMTONG, BANGORN

Degree: PH.D.

Year: 1983

Corporate Source/Institution: UNIVERSITY OF COLORADO AT BOULDER (0051)

Source: VOLUME 44/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1151. 222 PAGES

**TIME SERIES RESPONSE PATTERN AND THE TEST OF FOREIGN EXCHANGE MARKET EFFICIENCY**

...is regarded as the relative price of two assets, domestic and foreign, and the behavior of the foreign exchange market is similar to the capital **market** in setting **prices**. The efficient **market** theory emphasizes how the market process operates and responds to new information. Therefore, the test of market efficiency is concerned with whether the foreign exchange...

**12/3,K/3 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2000 Info. Today Inc. All rts. reserv.

00444650 96NG12-020

Cyberguide: money **matters**

Martini, Adam

NetGuide , December 1, 1996 , v3 n12 p122, 1 Page(s)

ISSN: 1078-4632

Cyberguide: money **matters**

... financial information sources available on the Internet. Capsule reviews and addresses provided for: Merrill Lynch, offering financial information and strategy; Financial Pipeline, a guide to **stocks**, **bonds**, and investment strategies; e-land, offering how-tos for creating an online business; Career Magazine, offering career and resume advice for job-seekers; Quicken InsureMarket...

Descriptors: Web Sites; Finances; Software Review; Vendor Guide; Financial Planning; Real Estate; **Stock** Market

12/3,K/4 (Item 2 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2000 Info. Today Inc. All rts. reserv.

00417338 96NG03-016

Cyberguide: Dollars & **sense**

NetGuide, March 1, 1996, v3 n3 p106-107, 2 Page(s)

ISSN: 1078-4632

Cyberguide: Dollars & **sense**

...at Internet sites. Provides individual reviews and addresses for: The Universal Currency Converter, provides international monetary equivalents; TaxWizard Home, tax advice, forms, and service online; **StockMaster** at MIT, **stock** advice, expertly presented and updated daily; Cheapskate Monthly, humorous and informative help for living inexpensively; Frugal Corner, recommends the newsgroup rather than the Web page...

... for bargain hunting discontinued items; Free Coupons, actually a referral for businesses, nothing free here; plus four more sites. Rates The Universal Currency Converter and **StockMaster** at MIT highest with four out of five stars each. (CH)

Descriptors: Web Sites; Money; **Stock** Market; Taxes; Finances; World Wide Web; Vendor Guide

12/3,K/5 (Item 3 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2000 Info. Today Inc. All rts. reserv.

00403089 95NG11-020

Cyberguide: Dollars & **sense**

NetGuide, November 1, 1995, v2 n11 p123-124, 2 Page(s)

ISSN: 1078-4632

Product Name: American **Stock** Exchange; Hoover's Online; Money Personal Finance Center; USA Today: Money; Wall Street Research Net

Cyberguide: Dollars & **sense**

Product Name: American **Stock** Exchange; Hoover's Online; Money Personal Finance Center; USA Today: Money; Wall Street Research Net

... guide to six financial information sources that are available at Internet sites or on Online systems. Provides individual, rated capsule reviews and addresses for: American **Stock** Exchange, a Web site which is updated daily; Hoover's Online, offering **stock** quotes, SEC filings and profiles, and more for more than 8,000 companies; Money Personal Finance Center, with reports, news, and quotes; USA Today: Money, gleaned from the newspaper and updated hourly with Dow Jones and AP's newswire; Wall Street Research Net, offering key searching by name or **stock** symbol for prices,



reports, and documents; and Fortune, an electronic version of the magazine on CompuServe. Each site is rated three out of five. (CH)

Descriptors: Web Sites; Finances; Online Systems; Information Sources ; World Wide Web; Vendor Guide; **Stock** Market Identifiers: American **Stock** Exchange; Hoover's Online; Money Personal Finance Center; USA Today; Money; Wall Street Research Net

**12/3,K/6 (Item 4 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00399378 95NG10-015

Cyberguide: Dollars & sense

Sands, Kathleen; Martini, Adam

NetGuide , October 1, 1995 , v2 n10 p115, 1 Page(s)

ISSN: 1078-4632

Product Name: Financial Times, The; InfoMarket; Money and Investing Update; Web 100, The

Cyberguide: Dollars & sense

... sites and Internet e-mail lists. Provides individual reviews and addresses for: The Financial Times, a worldwide financial newspaper; InfoMarket, offering information on the Russian **securities** market; Middle East Business Review Home Page, providing information and resources on the area; Money and Investing Update, a free service from The Wall Street...

**12/3,K/7 (Item 5 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00369604 94NG12-009

Cyberguide: dollars & sense

NetGuide , December 1, 1994 , v1 n1 p103-106, 4 Page(s)

Company Name: CompuServe; eWorld; Delphi; Prodigy Services; America Online

Product Name: Investors Forum; Money Matters; MarketPulse; Money Talk Bulletin Board; Worth Online

Cyberguide: dollars & sense

Provides capsule reviews of seven online financial services: Investors Forum on Compuserve with popular topics, such as **stocks** , **bonds** , mutual funds, financial planning, and taxes; Money Matters on eWorld which provides sound financial advice; MarketPulse on Delphi with timely **stock** market reports; Money Talk Bulletin Board on Prodigy which covers discussions on the broad area of personal financial issues; Consumer Reports Library: Money and Finance...

Descriptors: Finances; Online Systems; Online Information; Financial Planning; Taxes; **Stock** Market; Vendor Guide

**12/3,K/8 (Item 6 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00336777 94PI01-251

Digital dollars & silicon cents -- Finance managers now go beyond checkbook tracking, with such features as links to bill-paying and stock -quote services.

Keizer, Gregg

PC Magazine , January 25, 1994 , v13 n2 p235-244, 6 Page(s)

ISSN: 0888-8507

Company Name: MECA Software; Intuit

Product Name: Managing Your Money; Quicken; Quicken for Windows

Digital dollars & silicon cents -- Finance managers now go beyond checkbook tracking, with such features as links to bill-paying and stock-quote services.

12/3,K/9 (Item 1 from file: 139)

DIALOG(R)File 139:Econ. Lit. Index

(c) 2000 American Economic Association. All rts. reserv.

312773

**TITLE: Financial Liberalization and International Trends in Stock, Corporate Bond and Foreign Exchange Market Volatilities**

AUTHOR(S): Kupiec, Paul H.

AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System

Finance and Economics Discussion Series: 131 PAGES: 75

PUBLICATION DATE: July 1990

AVAILABILITY: Copies available from: C/O Jeffrey C. Fuhrer, Mail Stop 61, Federal Reserve Board, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

**TITLE: Financial Liberalization and International Trends in Stock, Corporate Bond and Foreign Exchange Market Volatilities**

ABSTRACT: This paper examines the historical volatilities of stock , bond and foreign currency markets over alternative periods which include fixed and floating exchange rate regimes and periods in the 1980's differing roughly by the...

... volatility. The results suggests that financial liberalization and the past two decades have coincided with a worldwide increase in the average levels of volatility in stock returns, corporate bond yields and exchange rates.

12/3,K/10 (Item 2 from file: 139)

DIALOG(R)File 139:Econ. Lit. Index

(c) 2000 American Economic Association. All rts. reserv.

230789

**TITLE: The Long-run Effects of Alternative Monetary Policies under Two-Tier Exchange Rates**

AUTHOR(S): Lai, Ching-Chong; Chang, Wen-Ya

AUTHOR(S) AFFILIATION: Academy Sinica Nankang and Taiwan National Central U; Fu-Jen Catholic U

JOURNAL NAME: Economics Letters,

JOURNAL VOLUME & ISSUE: 32 2,

PAGES: 163-67

PUBLICATION DATE: February 1990

ISSN: 0165-1765

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

**TITLE: The Long-run Effects of Alternative Monetary Policies under Two-Tier**

Exchange **Rates**

...ABSTRACT: creation rules. It is found that a monetary expansion may be either powerful or powerless to affect the economy, crucially depending upon whether the money **stock** is increased through "inside" or "outside" money creation.

?

?t /3,ab/1-3

>>>No matching display code(s) found in file(s): 65

8/3,AB/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

04008851 INSPEC Abstract Number: C91072230

**Title: Sharing graphic data files in an open system environment**

Author(s): Craig, W.J.; Tessar, P.; Khan, N.A.

Journal: URISA Journal vol.3, no.1 p.20-32

Publication Date: Spring 1991 Country of Publication: USA

ISSN: 1045-8077

Language: English

Abstract: The article grew from the attempt to exchange geographic data among GIS and mapping operations in Minnesota. There are many reasons to **share** data, but the most important is saving **money** on **digital** conversion. Specific difficulties are documented. Two basic problems limit the ease of **exchange**. First, unless the provider is using an identical GIS, the data structure will be incompatible. In an open environment, translation from one structure to another is best handled by an intermediate file transfer standard that uses simple primitives, leaving the task of (re)constructing more complex objects and relationships to the receiving system. Second, research shows that data digitized for one purpose are likely to be unsuited for other uses. The authors propose general digitizing rules, related to the specific problems we encountered, to improve this situation.

8/3,AB/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

02311824 INSPEC Abstract Number: D84002459

**Title: Visa global network connects nearly 400 ATMs**

Author(s): Rosenblum, D.

Journal: Bank Systems & Equipment vol.21, no.7 p.83-5

Publication Date: July 1984 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English

Abstract: Since Visa announced in December, 1981, that it would provide ATM interchange for its members through its Global ATM Programme, 84 banks, savings and loans, and credit unions have signed up, committing nearly 6500 machines in 30 nations. 383 ATMs are already operational. They are connected by Visa International's global telecommunications network which allows Visa-card issuers to approve transactions made at ATMs owned by other members. The program enhances the value of all Visa cards by providing holders with greater access to funds. At present, only one transaction is involved, cash withdrawal. Under way, however, are developments to be able to provide additional services such as multiple account access, balance transfer and account inquiry. The core of the Visa Global ATM Programme is a network of fully **shared** automated teller machines installed at key locations around the world. These member-owned ATMs, identified as '**Electronic Money**', are being placed in airports, rail facilities, downtown locations, tourist attractions, **shopping** districts and business centers.

8/3,AB/3 (Item 1 from file: 139)

DIALOG(R)File 139:Econ. Lit. Index

(c) 2000 American Economic Association. All rts. reserv.

312773

**TITLE: Financial Liberalization and International Trends in Stock,  
Corporate Bond and Foreign Exchange Market Volatilities**

AUTHOR(S): Kupiec, Paul H.

AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System  
Finance and Economics Discussion Series: 131 PAGES: 75

PUBLICATION DATE: July 1990

AVAILABILITY: Copies available from: C/O Jeffrey C. Fuhrer, Mail Stop 61,  
Federal Reserve Board, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper examines the historical volatilities of **stock**,  
**bond** and foreign **currency** markets over **alternative** periods which  
include fixed and floating **exchange** rate regimes and periods in the  
1980's differing roughly by the degree of financial innovation and  
globalization. It characterizes trends in gross volatility, and the  
degree and manner in which volatility in financial markets has changed.  
It discusses the real economic consequences of transitory periods of  
excess volatility and considers some of the financial policies proposed  
to limit volatility. The results suggests that financial liberalization  
and the past two decades have coincided with a worldwide increase in  
the average levels of volatility in stock returns, corporate bond  
yields and exchange rates.

?

8/3,AB/1 (Item 1 from file: 233)  
DIALOG(R) File 233:Internet & Personal Comp. Abs.  
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00375639 95PI02-205

**Cybermall meets digicash**

Rupley, Sebastian

PC Magazine , February 21, 1995 , v14 n4 p31, 1 Page(s)

ISSN: 0888-8507

Company Name: First Virtual Holdings; Digicash; Electronic Publishing Resources

Focuses on means of payment for financial transactions made on-line, noting that using credit cards in the on-line environment entails security risks as well as high overhead deriving from the complex authorization routines needed. Explains that many currency and credit card entities require a user's credit card information once, then use their own identification schemes to authorize any financial transactions made. Cites the example of First Virtual Holdings which charges the **seller** 29 cents per e-mail-based transaction plus 2% of charges. Notes that Amsterdam's **Digicash** asks users for their **credit** card data, then issues them virtual cash which is recognized as currency by more than 15 trial-run virtual merchants. Also describes how Electronic Publishing Resources is developing tools that allow third parties to invent their own electronic currencies; and covers payments on the Microsoft Network, in addition to the Internet. (jo)

February 21, 1995

8/3,AB/2 (Item 2 from file: 233)  
DIALOG(R) File 233:Internet & Personal Comp. Abs.  
(c) 2000 Info. Today Inc. All rts. reserv.

00366805 94LK11-010

**Cash-in-hand or e-cash on the Internet -- It's the same difference**

Hewitt, Michael J

LINK-UP , November 1, 1994 , v11 n6 p14, 1 Page(s)

ISSN: 0739-988X

Company Name: DigiCash

Product Name: E-Cash

Discusses DigiCash's E-Cash, a system of digital cash, also called virtual cash. Says once the system becomes fully established, users will be able to send money over the Internet as securely and easily as sending electronic mail. The basic procedure to access E-Cash is to enter credit card or bank account details online, then withdraw as needed after entering the correct password. E-Cash is stored online until the user finds an online retailer willing to honor it. Predicts it will be used for small sums, or where checks are impractical. Adds that **E -Cash** surcharges will be less than those imposed on **credit** card **purchases** . Says excess **E -Cash** funds can be returned to the users' accounts. (LDS)

November 1, 1994

8/3,AB/3 (Item 1 from file: 139)  
DIALOG(R) File 139:Econ. Lit. Index  
(c) 2000 American Economic Association. All rts. reserv.

113657

**TITLE: Domestic Credit and Money Ceilings under Alternative Exchange Rate Regimes**

**AUTHOR(S):** Day, William H. L.

JOURNAL NAME: International Monetary Fund Staff Papers,  
JOURNAL VOLUME & ISSUE: 26 3,  
PAGES: 490-512  
PUBLICATION DATE: Sept 1979  
ISSN: 0020-8027  
DOCUMENT TYPE: Journal Article

?t /ti/1-45

10/TI/1 (Item 1 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Digital currency and public networks: so what if it is secure, is it money?

V

10/TI/2 (Item 2 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Toward electronic money: some Internet experiments

10/TI/3 (Item 3 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Eliminating all journal subscriptions has freed our customers to seek the information they really want and need: the result-more access, not less

10/TI/4 (Item 4 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
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Title: Smart card in the parking system of Helsinki

10/TI/5 (Item 5 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Sharing graphic data files in an open system environment

10/TI/6 (Item 6 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Value exchange systems enabling security and unobservability

10/TI/7 (Item 7 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: One star more for hotels

10/TI/8 (Item 8 from file: 2)

DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Information is money : electronic acquisitions: vendors, consultants standards



10/TI/9 (Item 9 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: BELLCORE reliability prediction

10/TI/10 (Item 10 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Marketing (insurance) in the electronic era

10/TI/11 (Item 11 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Clever cards. Chip cards replace cash

10/TI/12 (Item 12 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Visa global network connects nearly 400 ATMs

10/TI/13 (Item 13 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Micro FCS-is it worth its price?

10/TI/14 (Item 14 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: WUs new Digital Exchange System

10/TI/15 (Item 15 from file: 2)  
DIALOG(R)File 2:(c) 2000 Institution of Electrical Engineers. All rts.  
reserv.

Title: Electronic funds transfer systems

10/TI/16 (Item 1 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

ENGLISH POOR RELIEF IN CAPITALIST CONTEXT

10/TI/17 (Item 2 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**ESSAYS ON COUNTRY RISK, ASSET MARKETS AND GROWTH (ECONOMIC GROWTH, GOVERNMENT DEBT)**

10/TI/18 (Item 3 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**ESSAYS ON INFLATION, CURRENCY SUBSTITUTION, AND STABILIZATION**

10/TI/19 (Item 4 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**TIME-VARYING RISK PREMIA IN FORWARD FOREIGN EXCHANGE MARKETS AND CONDITIONAL HETEROSKEDASTICITY: AN EMPIRICAL INVESTIGATION (MARKET EFFICIENCY)**

10/TI/20 (Item 5 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**CHANGES IN THE METHODS OF RESIDENTIAL REAL ESTATE FINANCING AS RELATED TO CHANGES IN SELECTED NATIONAL ECONOMIC FACTORS 1976-1982 (FINANCE, REAL ESTATE, ECONOMICS)**

10/TI/21 (Item 6 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**A PROPOSED CURRENCY COMPOSITE APPROACH TO PRICING OPEC OIL: PROBLEMS AND POSSIBILITIES**

10/TI/22 (Item 7 from file: 35)  
DIALOG(R)File 35:(c) 2000 UMI. All rts. reserv.

**THE CHOICE OF AN OPTIMUM EXCHANGE CURRENCY REGIME FOR A DEVELOPING ECONOMY (THE CASE OF THE WEST AFRICAN MONETARY UNION)**

10/TI/23 (Item 1 from file: 65)  
DIALOG(R)File 65:(c) 2000 BLDSC all rts. reserv. All rts. reserv.

**From E-Mail To Electronic Mall: Electronic Shops, Electronic Shopping, And Electronic Money**  
CONFERENCE: Business overview of the Information Superhighway

10/TI/24 (Item 1 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

**Cybercash at risk: money laws lacking -- Government faces digital dilemma**

10/TI/25 (Item 2 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

**Pay with a CyberCoin**

10/TI/26 (Item 3 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

Electronic commerce edges closer -- SET standard still to come, but other pieces are nearly complete

10/TI/27 (Item 4 from file: 233)  
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Mint a million

10/TI/28 (Item 5 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

AT&T using internal Web to test digital payments

10/TI/29 (Item 6 from file: 233)  
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Virtual Vineyards taps Cybercash's technology

10/TI/30 (Item 7 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

On-line lucre -- Internet merchants gear up for a new business era in which the medium is virtual but the cash transactions are definitely real.

10/TI/31 (Item 8 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

Toolbooths, not billboards: the paradigm for Internet business

10/TI/32 (Item 9 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

Online payment mechanisms

10/TI/33 (Item 10 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

Cash on the wirehead -- You can't do business on the Internet if you can't pay your bills or get paid. Here's how

10/TI/34 (Item 11 from file: 233)  
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Electronic currency: a cash cow

10/TI/35 (Item 12 from file: 233)  
DIALOG(R)File 233:(c) 2000 Info. Today Inc. All rts. reserv.

CD-Rom makes rocky Unix debut -- For early adopters, Young Minds' CD Studio provides an in-house way to make CDs, but not without effort

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Neuromancer GS

10/TI/37 (Item 1 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: Deducing Implications of Fitness Maximization When a Tradeoff  
Exists Among Alternative Currencies

10/TI/38 (Item 2 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: Exchange Rate Policies for the EFTA Countries in the 1990's

10/TI/39 (Item 3 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: Financial Liberalization and International Trends in Stock,  
Corporate Bond and Foreign Exchange Market Volatilities

10/TI/40 (Item 4 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: Money, Barter, and the Optimality of Legal Restrictions

10/TI/41 (Item 5 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: Monetary Policy and Bank Regulations in an Economy with Financial  
Innovations

10/TI/42 (Item 6 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: The Long-run Effects of Alternative Monetary Policies under Two-Tier  
Exchange Rates

10/TI/43 (Item 7 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

TITLE: A New Alternative Trade-Weighted Dollar Exchange Rate Index

10/TI/44 (Item 8 from file: 139)  
DIALOG(R) File 139:(c) 2000 American Economic Association. All rts. reserv.

**TITLE: Speculative Money Movements under Alternative Exchange Rate Systems**

10/TI/45 (Item 9 from file: 139)  
DIALOG(R)File 139:(c) 2000 American Economic Association. All rts. reserv.

**TITLE: The stability of the international monetary system**

?t /3,ab/1,24,32,34

>>>No matching display code(s) found in file(s): 65

**10/3,AB/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

5533607 INSPEC Abstract Number: B9705-6210L-037, C9705-7120-010

**Title: Digital currency and public networks: so what if it is secure, is it money?**

Author(s): du Pre Gauntt, J.

Author Affiliation: Dept. of Inf. Syst., London Sch. of Econ. & Political Sci., UK

Conference Title: Proceedings of the Second USENIX Workshop on Electronic Commerce p.77-86

Publisher: USENIX Assoc, Berkeley, CA, USA

Publication Date: 1996 Country of Publication: USA vi+314 pp.

Material Identity Number: XX96-03462

Conference Title: Proceedings of 2nd USENIX Workshop on Electronic Commerce

Conference Sponsor: USENIX Assoc.; Univ. California Berkley

Conference Date: 18-21 Nov. 1996 Conference Location: Oakland, CA, USA

Language: English

Abstract: Comments on some of the issues concerning interactive payment systems over the public switched telecommunications network (PSTN). Holding as axiomatic that widespread value transactions could evolve telecommunications networks into public electronic markets, the author explores some of the ramifications. Networks as markets imply that communications resources could become a volatile commodity, and it is suggested that certain market participants will take greater control over the factors that are vital for their commercial well-being. Among the most influential actors could be the payment systems providers themselves, who must construct an asset portfolio to back their digital currency. Moreover, such a portfolio must include assets which can be redeemed in real time and which are desired throughout the electronic market. It is suggested that a feasible asset for backing digital currency would be the infrastructure which makes it possible in the first place. In essence, the telecommunications network would back the money circulating in an electronic market. It may turn out that payment service providers will buy large chunks of telecommunications capacity or monetise the traffic revenue streams to back their **digital currency**. This could change the telecommunications industry and finance in ways not yet imagined.

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**10/3,AB/24 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00444497 96CW01-003

**Cybercash at risk: money laws lacking -- Government faces digital dilemma**

Nash, Kim S

Computerworld, December 23, 1996, v30 n52 p1, 16, 2 Page(s)

ISSN: 0010-4841

States that digital cash, such as electronic chits, smart cards with preprogrammed value, and specially coded cash, is risky since currently the laws and banking regulations pertaining to digital cash are unclear. However, notes that in general banking regulations are in effect at the point online money suppliers deal directly with banking institutions. Says

that electronic payment products are multiplying rapidly, and to decrease the risk, suggests that products backed by established, trusted banks be considered. At this time, the Federal Reserve Board and some states are deciding what regulations should be applied to this new currency. Includes one photo and three sidebars. (mas)

December 23, 1996

**10/3,AB/32 (Item 9 from file: 233)**

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00388359 95OV06-006

**Online payment mechanisms**

Hyams, Peter

Online & CD-ROM Review , June 1, 1995 , v19 n3 p168-170, 3 Page(s)

ISSN: 0309-314X

Company Name: Electronic Business Co-Op; First Virtual

Product Name: Cybercash; Netcash; DigiCash

TECHNOLOGY UPDATE column focuses on electronic payment methods, considering the three approaches of centralized accounting (CA), electronic tokens (ETs), and electronic cash (EC). Says that CA payment schemes that is, credit cards, require the seller to pre-register and that there are security concerns which may be overcome by secure transaction technology being developed by Visa and Microsoft. Claims that ETs such as Cybercash, Netcash, and DigiCash work by users withdrawing ETs from an issuing bank server interactively online or via e-mail, and are possible due to advances in cryptographic coding. Cites the Mondex card as potentially the first EC system, and involves conventional banks rather than just software developers. Attention is given to the Electronic Business Co-Op, which eliminates the threat of fraud or data corruption, and to First Virtual, which holds collected funds for 90 days. Includes one photo and a list of contacts. (jo)

June 1, 1995

**10/3,AB/34 (Item 11 from file: 233)**

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00373225 95CW01-412

**Electronic currency: a cash cow**

Anthes, Gary H

Computerworld , January 30, 1995 , v29 n5 p54, 1 Page(s)

ISSN: 0010-4841

Reports that a lack of standards as well as legal and political issues are barring the widespread use of network-based payment mechanisms. Says electronic cash is attractive when used for purchases that are too small to be cost-justified as credit-card transactions. Notes that some of the emerging electronic payment methods are based on ordinary credit-card transactions, while others resemble checks, and still others are more like cash. Adds that research as well as commercial groups are attempting to combine the advantages of these familiar mechanisms while sidestepping their disadvantages. Contains the sidebar ``Mixed signals?'' (p54) by Gary H. Anthes covering issues related to electronic cash. Includes a diagram. (dpm)

January 30, 1995

?

?t /3,k/1-3

>>>KWIC option is not available in file(s): 278

10/3,K/1 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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08775032

**COMPANIES RUSH TO SAY 'BUY-BUY' OVER NET CYBERCASH IS THE LATEST WITH  
SYSTEM FOR CHARGING WEB USERS**

San Jose Mercury News (SJ) - Tuesday, October 1, 1996  
By: SIMSON L. GARFINKEL, Special to the Mercury News  
Edition: Morning Final Section: Business Page: 1E  
Word Count: 1,162

... possible to charge Internet users a few cents for downloading a Web page, companies could and probably would start charging for their products.

Similarly, the **CyberCoin** system allows computer users to make direct consumer-to-merchant **purchases**. To use **CyberCoin**, a consumer must have either a **credit** card or a checking account. Money can be transferred from either of those accounts into the CyberCoin wallet in increments of \$20 without incurring a...

10/3,K/2 (Item 2 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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08620003

**COLD, HARD (AND UNTRACEABLE) E-CASH**

San Jose Mercury News (SJ) - Monday, April 29, 1996  
By: Rory J. O'Connor, Mercury News Washington Bureau  
Edition: Morning Final Section: Business Monday Page: 1E  
Word Count: 1,999

...other side about consumer convenience or privacy, and you don't have law enforcement talking about the problem today of identity fraud, 'when people steal **credit** card or bank account numbers and **purchase** things with other people's money.

Limited **e cash** systems  
already successfully in use

There are already examples of limited e-cash systems at work such as pre-paid telephone credit cards or the...

10/3,K/3 (Item 3 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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06695003

**FIRMS QUIETLY FORMING OWN ECONOMIES**

San Jose Mercury News (SJ) - Monday, July 13, 1992  
By: Michael Schrage column  
Edition: Morning Final Section: Business Monday Page: 3D  
Word Count: 802

...shadow currencies.



As corporate credits blocs emerge, consumers will decide if they want to purchase goods and services with cash, credit card, charge card or **credits** card -- just as today's frequent fliers now **purchase** air travel, rental cars and hotel accommodations with their **pseudo -currency** mileage coupons.

Who knows? Maybe someday Wall Street will make a lucrative market **selling** options and futures on the private currencies of tomorrow rather than merely the public currencies of today.

?  
?

?t/3,k/1,2,4,6,11,15,21,31

>>>KWIC option is not available in file(s): 278

**14/3,K/1 (Item 1 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00099395 DOCUMENT TYPE: Review

**PRODUCT NAMES: CyberCoin (636479); E-Cash (546526)**

**TITLE: Cybercash at risk: Money laws lacking**  
**AUTHOR:** Nash, Kim S.  
**SOURCE:** Computerworld, v30 n52 p1(2) Dec 23, 1996  
**ISSN:** 0010-4841  
**HOME PAGE:** <http://www.computerworld.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 19990530

As it seeks to expand markets for its **CyberCoin electronic money exchange** product, **CyberCash** faces a dearth of clear laws governing money, as does **Digicash's E-Cash**. State and federal governments have neglected to rewrite finance laws to include the online area. Electronic payment is a potentially huge market, with Internet commerce...  
...preset value; and a cash equivalent in the form of specially coded ones and zeros. **CyberCash**, Wells Fargo Bank, and Chase Manhattan Bank are all **selling electronic money** products. However, all involved **vendors** are concerned about legal issues, as are online merchants. The federal government has steered clear of writing specific laws that govern electronic money, but is...

**14/3,K/2 (Item 2 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00096010 DOCUMENT TYPE: Review

**PRODUCT NAMES: E-Cash (546526)**

**TITLE: The Coming Clash Over Digital Cash**  
**AUTHOR:** Frezza, Bill  
**SOURCE:** Network Computing, v7 n15 p35(2) Oct 1, 1996  
**ISSN:** 1046-4468  
**HOME PAGE:** <http://www.NetworkComputing.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

**REVISION DATE:** 19990530

Although free speech on the Internet has gotten a lot of publicity, electronic monetary **exchange** products like **Digicash's E-Cash** will determine the real future of Internet-based communications. At a recent meeting of the Cato Institute, Federal Reserve Bank presidents,

cryptologists, economists, Internet entrepreneurs...

14/3,K/4 (Item 4 from file: 256)  
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00091575 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109)

TITLE: Digital Fungibility: Virtual Cash And Online Commerce  
AUTHOR: Falk, Bennett  
SOURCE: MicroTimes, v12 n19 p70(4) Apr 29, 1996  
HOMEPAGE: <http://www.microtimes.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

Virtual cash and online commerce are new forms of money, and therefore allow new ways in which to **trade money** for things. **Electronic commerce**, or data-based **trade** services are supported by such **vendors** as CheckFree, **CyberCash**, **DigiCash**, **Digital Money**, First Virtual, First Data, Interval, Magic Money, Mondex, NetBank, NetCheque, NetChex, Open Market, Vishnu, and ZipLock. Like other payment methods, electronic commerce requires authorization and verification of...

14/3,K/6 (Item 1 from file: 278)  
DIALOG(R) File 278:Microcomputer Software Guide  
(c) 2000 Reed Elsevier Inc. All rts. reserv.

0019602  
0019602XX STATUS: ACTIVE ENTRY

TITLE: **Electronic Money**  
RELEASE DATE: 1996  
PUBLISHER: Cambridge Educational; Cambridge Educ (0-927368; 1-56450)

14/3,K/11 (Item 4 from file: 634)  
DIALOG(R) File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

08782003

**CYBERCASH SETS CURRENCY ALLIANCE WITH NETSCAPE**

San Jose Mercury News (SJ) - Tuesday, October 8, 1996

By: Compiled from reports by Mercury News Staff Writers, Reuters and the Washington Post.

Edition: Morning Final Section: Business Page: 2E

Word Count: 66

TEXT:

CyberCash Inc. of Reston, Va., Monday announced an alliance with Netscape Communications Corp. of Mountain View that could give much wider **currency** to **CyberCash**'s system for making retail **purchases** on the Internet. The fledgling company's stock jumped \$7 to \$40.50 on the news and Netscape shares climbed 75 cents to \$42.50...

14/3,K/15 (Item 8 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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08296033

**INTERNET SET TO UNVEIL VIRTUAL MONEY TODAY**  
San Jose Mercury News (SJ) - Monday, October 23, 1995  
By: ASSOCIATED PRESS  
Edition: Morning Final Section: Front Page: 12A  
Word Count: 298

... 11-month Internet trial run using play money, the 'e-cash' system attracted more than 30,000 users and 70 merchants, Chaum said.

To use 'e -cash', both merchant and **buyer** must have accounts with Mark Twain Bancshares and pay a fee for 'e -cash' privileges. The bank has a 'mint' that creates 'coins' - specially encoded symbol strings - based on the actual deposits.

To **buy** something with 'e - cash', depositors download the 'coins' to their computer hard drives and transmit them to the **seller**. The seller sends the 'coins' to the bank, which verifies their authenticity.

N

14/3,K/21 (Item 14 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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07793002

**E-CASH TO BE TESTED FOR USE ON INTERNET SYSTEM DEVELOPER IS DIGICASH OF MENLO PARK**

San Jose Mercury News (SJ) - Wednesday, October 19, 1994  
By: New York Times  
Edition: Morning Final Section: Business Page: 1G  
Word Count: 286

...the continued business growth of the Internet.

Using credit cards or other means of conventional currency transfer, a consumer would transfer a given amount of "E -cash" -- electronic cash -- to his or her computer. Then, while **shopping** on the Internet, if the consumer finds something to **buy**, he or she could simply click on an area of the screen and transfer **E cash** to the **seller**.

The **seller**'s software automatically would contact the **buyer**'s bank to verify the **E -cash** was valid. But **Digicash**'s system would protect the privacy of the **buyer**, much as normal cash transactions work.

Goods and services already are sold on the Internet in a limited way, but sales typically involve the transfer...

14/TI/1 (Item 1 from file: 256)  
DIALOG(R)File 256:(c)2000 Info.Sources Inc. All rts. reserv.

TITLE: Cybercash at risk: Money laws lacking ✓

14/TI/2 (Item 2 from file: 256)  
DIALOG(R)File 256:(c)2000 Info.Sources Inc. All rts. reserv. ✓

TITLE: The Coming Clash Over Digital Cash

14/TI/3 (Item 3 from file: 256)  
DIALOG(R)File 256:(c)2000 Info.Sources Inc. All rts. reserv.

TITLE: How Java Can Pay the Rent

14/TI/4 (Item 4 from file: 256)  
DIALOG(R)File 256:(c)2000 Info.Sources Inc. All rts. reserv. ✓

TITLE: Digital Fungibility: Virtual Cash And Online Commerce

14/TI/5 (Item 5 from file: 256)  
DIALOG(R)File 256:(c)2000 Info.Sources Inc. All rts. reserv.

TITLE: Lab Notes

14/TI/6 (Item 1 from file: 278)  
DIALOG(R)File 278:(c) 2000 Reed Elsevier Inc. All rts. reserv.

TITLE: Electronic Money

14/TI/7 (Item 2 from file: 278)  
DIALOG(R)File 278:(c) 2000 Reed Elsevier Inc. All rts. reserv.

TITLE: Electronic Commerce

14/TI/8 (Item 1 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

CALM CREATES A STORM LACK OF VOLATILITY HAS CURRENCY TRADERS VYING FOR A  
SHRINKING NUMBER OF JOBS

14/TI/9 (Item 2 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

VIRTUAL SHOP TILL YOU DROP ONLINE MALL LINKED TO 80 RETAIL SITES

14/TI/10 (Item 3 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

BANKERS: CASHLESS SOCIETY SHOULD BANK ON BANKS SOFTWARE FIRMS FIGHTING TO

**OFFER SYSTEM OVER NET**

14/TI/11 (Item 4 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**CYBERCASH SETS CURRENCY ALLIANCE WITH NETSCAPE**

14/TI/12 (Item 5 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**FINANCIAL COPS FEAR CROOKS CASHING IN ON ELECTRONIC MONEY**

14/TI/13 (Item 6 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**PRIME TIME HIGHLIGHTS THE BEST OF WHAT'S ON TV TONIGHT**

14/TI/14 (Item 7 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**PAYING THROUGH THE NET**

14/TI/15 (Item 8 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**INTERNET SET TO UNVEIL VIRTUAL MONEY TODAY**

14/TI/16 (Item 9 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**QUICK TURNAROUNDS ARE HIS NICHE IN JUST 24 HOURS, CHIP EXPRESS CAN MAKE  
COMPLEX CUSTOM CHIPS**

14/TI/17 (Item 10 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**ISDN LINES BOOST SPEED LIMIT ON NET**

14/TI/18 (Item 11 from file: 634)  
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**I'VE BEEN FRAMED TOPIARY TEDDY LOOKS LIKE A WORK OF ART; YOUR GUILTY LITTLE  
SECRET STAYS HIDDEN INSIDE**

14/TI/19 (Item 12 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**DIGITAL DOLLARS SOPHISTICATED ENCRYPTION TECHNIQUES ARE MAKING IT  
CONVENIENT-AND-SAFE-TO EXCHANGE MONEY OVER THE INTERNET**

14/TI/20 (Item 13 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

CABLE CO-OP, CHANNEL 6

14/TI/21 (Item 14 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

E-CASH TO BE TESTED FOR USE ON INTERNET SYSTEM DEVELOPER IS DIGICASH OF  
MENLO PARK

14/TI/22 (Item 15 from file: 634)  
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COME ARMAGEDDON, MAC USERS WILL BE AVENGED

14/TI/23 (Item 16 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

BUYING A HOME? THIS BOOK CAN HELP YOU DO IT RIGHT

14/TI/24 (Item 17 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

OPEN SPACE PROPOSED FOR SUBDIVISION MENLO PARK MAY BUY EXTRA LAND FROM THE  
SEMINARY.

14/TI/25 (Item 18 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

WESTERN UNION SELLS TWO UNITS TO AT&T

14/TI/26 (Item 19 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

'UNSOLVED MYSTERIES' SHOW EXAMINES 1988 STABBING DEATH OF P.A. ATTORNEY

14/TI/27 (Item 20 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

ITALIAN PRICES CAN BE A SHOCK TO A TOURIST'S SYSTEM

14/TI/28 (Item 21 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

STATE TRANSPORTATION PLAN ALLOWS TOLL-ROAD CONSTRUCTION

14/TI/29 (Item 22 from file: 634)  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

PRIVATELY RUN TOLL ROADS GATHER SPEED IN STATE TRANSIT FINANCE PLAN

**INCLUDES TEST PROJECTS**

**14/TI/30 (Item 23 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**PANEL REVIEWS SALE OF PALO ALTO WAFER MAKER**

**14/TI/31 (Item 24 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**U.S. PANEL REVIEWS PALO ALTO FIRM'S SALE**

**14/TI/32 (Item 25 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**JAPAN ENTERS PLASTIC AGE 'PREPAID CARDS' FOR PRODUCTS, SERVICES LIGHTEN  
WALLETS**

**14/TI/33 (Item 26 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**STOLEN ART FOUND BY UNDERCOVER WORK OFFICER POSED AS BUYER TO SET UP  
RECOVERY OF MISSING MASTERPIECES**

**14/TI/34 (Item 27 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**WHY YOU SHOULD SCRAMBLE YOUR NEST EGGS SCRAMBLE YOUR IRA NEST EGGS**

**14/TI/35 (Item 28 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**ROCK 'N' ROLL TAKES BACK SEAT TO SPECIAL EFFECTS**

**14/TI/36 (Item 29 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**POLLUTION WAIVER IS DENIED UNION CITY FIRM CITED COST FACTOR BY GLENNDA  
CHUI MERCURY NEWS STAFF WRITER**

**14/TI/37 (Item 30 from file: 634)**  
DIALOG(R)File 634:(c) 2000 San Jose Mercury News. All rts. reserv.

**NEW MORTGAGE-SHOPPING SYSTEM PUTS THE COMPUTER TO WORK**



?t 4/3,k/1-2

**4/3,K/1**

DIALOG(R)File 232:App. Soc. Sci. Index & Abs.  
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0163599 ASSIA NUMBER: 9517944

**Electronic cash-welcome to the future**

AUTHOR(S): Hutton, I. W

SOURCE: New Law Journal 145 (6723) 8 Dec 95 p.1810-12. refs

PUBLICATION YEAR: 1995

PUBLICATION DATE: DEC 1995 (19951200)

ISSN: 03066479

CODEN: NLAJAB

BLDSC SHELF MARK: 6084.350

LANGUAGE: English DOCUMENT TYPE: Journal Article RECORD TYPE: Abstract

ABSTRACT: In September, the National Westminster Bank in Swindon began a scheme called Mondex, introducing electronic cash (**e -cash**). Some experts have described **e -cash** as 'untraceable' and 'impossible to police'. Considers what digital cash is, and whether **e -cash** will create the revolution that many predict, and if so, how governments, financiers and lawyers should react to this brave new world.

**4/3,K/2**

DIALOG(R)File 232:App. Soc. Sci. Index & Abs.  
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0145892 ASSIA NUMBER: 9500237

**Understanding of the banking business in Japan: is economic prosperity accompanied by economic literacy?**

AUTHOR(S): Takahashi, K; Hatano, G

SOURCE: British Journal of Developmental Psychology 12 (4) Nov 94  
p.585-90. tables. refs.

PUBLICATION YEAR: 1994

PUBLICATION DATE: NOV 1994 (19941100)

ISSN: 0261510X

CODEN: BJDPE4

BLDSC SHELF MARK: 2307.480

LANGUAGE: English DOCUMENT TYPE: Journal Article RECORD TYPE: Abstract

ABSTRACT: ... 12-13-year-olds in Hong Kong. Only half the students had "full" understanding. 45% of 8-16-year-olds and 25% of students revealed "**alternative** conceptions": "deposited **money** is safely stored in the bank", "the bank is a non-profit organization" and "the bank does business itself".